

# **CITY OF MIDLAND, TEXAS**

## **Analysis of Impediments to Housing Choice**

**A Fair Housing Plan for  
September 2020-2024**



**September 30, 2020**

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## Acknowledgements

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## EXECUTIVE SUMMARY

Midland Texas is quickly becoming the epicenter of the global energy sector for petroleum markets in the vast Permian Basin Region, which is the site of some of the largest oil and gas resources in the world. Midland County is also a location for substantial drilling and extraction activity. A combination of factors is causing dramatic changes in the City/County. Since 2010, the number of houses sold in the Midland MSA has increased, along with the average and median sales price, though fluctuations roughly corresponding to oil and gas activity levels which have occurred. For the most part, the number of listings and the months of inventory available in the area have decreased, though there have been market fluctuations. Activity has increased notably over the past two years. The number of home sales jumped 33.8% in 2017 and continued to increase in 2018. There were also approximately two months less of inventory available over the 2017-2018 period. There is a severe shortage of rental properties with a gross rent of \$875 a month or less, and 45.2% of households in the Midland MSA reporting \$35,000 to \$49,999 in income are housing cost burdened (paying more than \$875-\$1,250 per month).

While a little over one-third of the population lives in renter-occupied housing units in the MSA area, gross rents have been increasing. According to Census Data, median gross rent (rent plus utility cost estimate) in the Midland area in 2017 was approximately \$100 more per month compared to the median across Texas and the United States. More recent data from ApartmentList.com shows that in February 2019, the median apartment rent for a two-bedroom apartment was \$1,553, much higher than \$1,049 for Texas and \$1,174 for the United States. Apartment rents had increased 2.5% from the previous month and 11.3% over the past year. The apartment rent for Texas was steady during the same month and had only increased 1.3% relative to the past year. The latest population estimates from the US Census Bureau indicate the Population for the City of Midland was 142,344 in 2018, while the county population is estimated at 165,386 in 2019. Midland County is the 26th most-populous county in the State of Texas and is the most populated county in the Permian Basin Region.

This AI includes a review of both public and private sector housing market data in the City of Midland to identify practices or conditions that may have a negative impact on fair housing choice in the city. An analysis of demographic, economic, and housing data included in the review establishes the context in which housing choices are being made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the local housing inventory to meet the needs of the city's residents. The contextual analysis described above provides a foundation for a detailed review of fair housing laws, cases, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available in the city.

It is the private sector that has the greatest impact and influence in the homebuyer and rental markets; such as home mortgage, lending practices can substantially limit fair housing choices. Within the public sector, policies and practices can also significantly affect housing choice. HUD complaint data and AI public involvement feedback processes further help define problems and possible impediments to housing choice for persons of protected classes, and confirm suspected findings from contextual and supporting data.

For several years' since 2010 U.S. Census population count, the population of Midland has increased from strong economic growth and permanent residency due primarily to the energy sectors. The number of residents in all age groups increased, although in the case of residents aged over 65 data has shown only marginal increases in the number of residents in the same time period. Residents aged 34 to 64 accounted for the largest share of residents in 2010 at around a quarter to half of the population. White residents accounted for the largest share of the overall population in 2000 and 2010; however, over the last decade as the number of white residents in the city flattened, the number of black residents grew slightly. Hispanic residents demonstrated the greatest increase; nearly doubled in number and as a share of the overall population.

The Fair Housing Act of 1968 states that it is the policy of the United States to provide for fair housing throughout the country and the Act prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including or otherwise making unavailable or denying a dwelling to any person because of race, color, religion, sex, national origin, handicap, or familial status. The State of Texas concurs with this policy and adopted legislation protecting equal access to housing. Fair housing and impediments to fair housing are monitored by the United States Department of Housing and Urban Development (HUD) with Community Block Development Grant (CDBG) for fair housing advocacy groups. This role of HUD to act as an administrator of fair housing programs originated in 1968 with the passage of the Civil Rights Act. Each grantee, which receives CDBG funding under Title I of the Housing and Community Development Act, is required to further fair housing and fair housing planning by conducting an analysis to identify impediments to fair housing choice within those cities/communities within its jurisdiction.

Midland residents who believe that they have been subjected to unlawful discrimination in the housing market may seek recourse from agencies and organizations at the federal, state, and local levels. Fair Housing law and policy is directed at the national level by HUD, which accepts complaints from anyone who believes that he or she has been the victim of discrimination outlawed under the Fair Housing Act. The Texas Attorney General's Office of Civil Rights Enforcement enforces the state civil rights law. Midland residents may file complaints with the Office of Fair Housing and Equal Opportunity, which will conduct an investigation of the complaint and direct the complaint to the appropriate enforcement agency.

The City of Midland Community Development Office will also take appropriate actions to overcome the effects of any impediments identified and will maintain records, which reflect the analysis and actions taken in this regard. The purpose of this AI is to provide essential, specific, and detailed information and data to municipal officials and staff, policy makers, housing developers, lenders, and fair housing advocates. The AI helps build public support for fair housing efforts. This report represents Midland's efforts in making an objective assessment of the nature and extent of fair housing concerns in the City, and the potential impediments to making fair housing choice available to its residents.

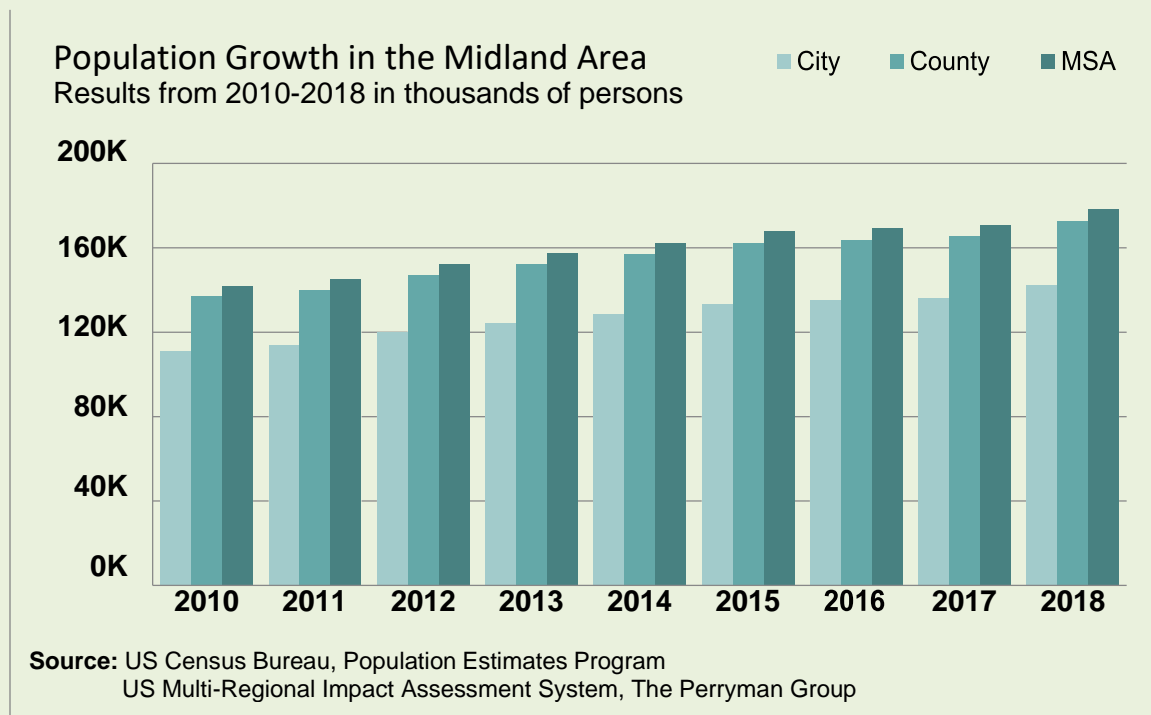
The plan of action for the current Analysis of Impediment is intended to be a five-year period corroboration of the corresponding to the City's 2020-2024 Consolidated Plan, which covers October 1, 2020 through September 30, 2024. Federal law prohibits discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status. The AI is a review of public and private policies and practices to promote fair housing choice and to address any impediments to fair housing discovered through this review.

This AI resulted in a strategical continuation of the current AI and the identification of six critical impediments to address in the next five years.

- £ Lack of affordable housing
- £ Areas of minority and/or low income concentration
- £ Insufficient public awareness of fair housing
- £ Lack of affordable housing near high performing schools
- £ Private Loan market barriers that discourage homeownership
- £ Policy improvements needed for diverse community representation

The AI contains possible actions and strategies to address the impediments. These can form the outlines for annual action plans to affirmatively further fair housing. The AI involved a review of demographic information from the city. This includes population and housing characteristics and trends in Midland. The current fair housing legal status was reviewed, as were various laws, regulations, and administrative policies, procedures, and practices of the City of Midland. Examination of local housing programs and activities also occurred, as were private mortgage loan transactions. The AI was developed with citizen input and feedback. This was primarily in the form of community meetings and citizen's focus groups that decided the priority impediments to be addressed. Their involvement also aided in identifying strategies for addressing the impediments. Federal law prohibits discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status. The City of Midland as a recipient of Community Development Block Grant (CDBG) Program funds is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an analysis of impediments (AI) to fair housing choice and to affirmatively further fair housing.

The AI is a review of public and private policies and practices to promote fair housing choice and to address any impediments to fair housing discovered through this review. The chart below indicates growth in population since 2010. The City of Midland grew by 27.91% from 2010 to 2018, a compounded annual growth rate of 3.12%. During the same period, the populations of Texas and the United States grew at notably slower annual paces of 1.62% and 0.70%, respectively. Year-over-year growth for the city is shown in the chart below, compared with that of Texas and the United States. The pattern of yearly population growth in the city largely follows that of the county and MSA, which peaked for all regions in 2012 during the height of the most recent shale oil boom. Midland households with mortgages had a selected monthly owner cost greater than 30% of their income compared with 25.7% for Texas and 27.5% for the United States.



<sup>2</sup> US Census Bureau, Population Estimates Program, as of July 1, 2018.

<sup>3</sup> US Census Bureau, Population Estimates Program, as of July 1, 2018.

<sup>4</sup> US Census Bureau, Population Estimates Program, as of July 1, 2018.

<sup>5</sup> US Census Bureau, American Community Survey, 1-Year Estimates, DP04, 2017

<sup>6</sup> US Multi-Regional Impact Assessment System, The Perryman Group

There has been a steady increase in housing prices over the last decade with an exponential increase in pricing since 2015. Therefore, it is likely that the number of homeowners facing housing cost burdens will continue to increase significantly in during this impediment period. As a result, the percentage of the population facing affordability challenges may not subside, the magnitude, and severity of housing issues for those at or just above the poverty line will be much more pronounced.



## INTRODUCTION AND RESEARCH METHODOLOGY

The AI process involves a thorough examination of a variety of data sets related to housing, particularly for persons who are protected under fair housing laws. AI sources include Census data, employment and income information, home mortgage application data, business lending data, fair housing complaint information, surveys of housing industry experts and stakeholders, and related information found in the public domain.

Relevant information was collected and evaluated using four applicable approaches:

- Primary Research, or the collection and analysis of raw data.
- Secondary Research, or the review of existing data and studies.
- Quantitative Analysis, or the evaluation of objective, measurable, and numerical data.
- Qualitative Analysis, or the evaluation and assessment of subjective data.

The Declaration of Independence states "that all men are created equal; that they are endowed by their Creator with certain unalienable rights," it was only after passage of the Civil Rights Act of 1966 that equal access to housing was delineated. It states, "All citizens shall have the same right to inherit, purchase, lease, sell, hold and convey real and personal property." Title VIII of the Civil Rights Act of 1968 (Public Law 90-294) was passed on April 11, 1968, and is more commonly known as the Fair Housing Act. Later that year, the U.S. Supreme Court ruled that the law prohibited all discrimination, private as well as public, in the sale or rental of property.

This law was amended on September 13, 1988 through the Fair Housing Amendments Act of 1988. Known as Public Law 90-294, the Fair Housing Act states that "it is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States and prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status." Similarly, the Texas Fair Housing Act offer protection for the same categories. This statute became effective September 1, 1993.

HUD is committed to eliminating racial and ethnic segregation and other discriminatory practices in housing, and will use all the programmatic and enforcement tools to achieve this goal. The fundamental goal of the HUD's fair housing policy is to make housing choice a reality through fair housing planning. HUD defined its position by reporting that "equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment or other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality." The Community Development (CD) Office of the City of Midland conducted the AI. The community Development Office staff will have primary responsibility for implementation of City actions to overcome the effects of the impediments identified in the AI, and monitor progress reflecting the AI and actions in this regard.



Texas provides protections to individuals with disabilities in the sale or rental of housing. The Texas Fair Housing Law is defined as discriminatory practices and exemptions from the housing provisions in the Texas Property Code, Title 15, and Chapter 301. The Texas Department of Housing and Community Affairs notes that the Fair Housing Act does not prohibit the denial of housing because of credit worthiness, previous rental history, or criminal record. Furthermore, the Fair Housing Act does not protect persons who present a direct threat to the persons or property of others. The Texas Workforce Commission notes that in specific circumstances, the law exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

In addition, housing developments that qualify as housing for persons age 55 or older may be exempt from the provisions barring discrimination based on familial status. The Texas law does stipulate that to increase a disabled person's ability to access a housing unit, providers must take steps to increase access. For example, the Fair Housing Act requires housing providers to make reasonable accommodations in rules, policies, practices, or services when doing so would allow a person with a disability the equal opportunity to use and enjoy their dwelling. The Fair Housing Act also allows persons with disabilities to make reasonable modifications to their home. Several statutes govern the relationship between Texas Property owners and their tenants, particularly Chapter 92 of the Texas Property Code, and by various court rulings. Which defines and describes rental agreements, proprietor obligations, tenant obligations, and enforcement and remedies. There are other sub-chapters of the Texas Property Code, the Texas Local Government Code, the Texas Health and Safety Code, the Texas Human Resources Code, the Texas Government Code, the Texas Civil Practices and Remedies

The City of Midland as a recipient of CDBG funds is required by HUD to conduct an analysis of impediments to fair housing choice and to affirmatively furthering fair housing. HUD requires the AI to include a review of the City's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.

According to HUD, impediments to fair housing choice include any actions, omissions, or decisions that:

- £ Constitute violations, or potential violations, of the Fair Housing Act;
- £ Are counterproductive to fair housing choice, such as:
  - Resistance when minorities and/or low-income persons first move into white and/or moderate to high income areas, or

Resistance to the sitting of group homes for persons with disabilities because of the persons who will occupy the housing.

- £ Have the effect of restricting housing choices or the availability of housing choices based on race, color, religion, sex, disability, familial status or national origin.

Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of race, ethnicity, disability status and families with children may constitute such impediments. The methodology for the AI included an analysis of demographic and geographic information on the City. Data sources included those of the U.S. Census Bureau and HUD. Statistics were also taken from the Census' American Community Survey (ACS). The AI also consisted of reviewing local housing programs including those of the City and examining public policy affecting location and development of housing as well as administrative policies. Private lending information was examined.

A review of discriminatory complaints was updated. An effort was made to secure input from the public by distribution of a fair housing choice questionnaire (**See copy below**) at community meetings and focus groups settings that the CD staff coordinated during the 2018 CDBG program year and the first quarter of the 2019 program year. Responses were submitted to the CD staff. Fifty rating surveys to community organizations were sent out to solicit responses to the AI. Specifically, attendees were asked to rate a number of possible impediments. The Appendix contains information on citizen participation surveys.

The Community Development Division of the Development Services Department of the City conducted the AI. CD Division staff is responsible for administration of the CDBG program and will have primary responsibility for implementation of City actions to overcome the effects of any impediments identified in the AI and maintaining records reflecting the AI and actions in this regard. HUD reviews the City's actions to ascertain if activities are carried out in a manner to affirmatively further fair housing in the public and private housing sectors. HUD issued a final rule on Affirmatively Furthering Fair Housing (AFFH) in 2015. HUD states that it believe the Fair Housing Act has two main goals: 1) ending housing discrimination; and 2) promoting diverse, inclusive communities.

While efforts to combat ongoing discrimination are important, they are also at the core of HUD's existing fair housing efforts. HUD's final rule is designed to support and facilitate those efforts, but goes further and addresses other significant barriers to fair housing choice that have been largely absent from HUD's fair housing policy initiatives. Specifically, HUD's rule is designed to help address the legacy of segregation and factors related to locational choice that have been influenced by race, national origin, disability, and other protected classes, but typically do not rise to the level of discriminatory actions that violate other sections of the Fair Housing Act.

Despite genuine progress and a landscape of communities transformed in the more than 40 years since the Fair Housing Act was enacted, the ZIP code in which a child grows up all too often remains a strong predictor of that child's life course. There are communities that remain segregated by classes protected by the Fair Housing Act with racially concentrated areas of poverty existing in virtually every metropolitan area. Disparities in access to important community assets prevail (Internet, Wi-Fi etc.) in many instances.

HUD does provide entitlement jurisdictions data that indicate disparities in access to community assets that, on further analysis, appear to show acute discriminatory trends for low-moderate income residents, many of whom are racial and ethnic minorities. Using this information, entitlement jurisdictions may choose to reduce access disparities by encouraging development of new affordable units evenly disbursed throughout the community.





## CITY OF MIDLAND - SURVEY ON HOUSING AND COMMUNITY DEVELOPMENT NEEDS

The City of Midland is preparing a plan that will guide the use of its federal community development and housing funds over the next five years. Complete the following to help us establish priorities for various needs.

Please select up to four (4) community facilities needs that are a priority for you.

- |  |   |
|--|---|
| <input type="radio"/> Senior Centers     | <input type="radio"/> Park and Recreational Facilities      |
| <input type="radio"/> Youth Centers      | <input type="radio"/> Centers for the Handicapped           |
| <input type="radio"/> Child Care Centers | <input type="radio"/> Health Care Facilities                |
| <input type="radio"/> Community Centers  | <input type="radio"/> Non-Residential Historic Preservation |

Please select up to five (5) public service needs that are a priority for you.

- |  |   |
|--|---|
| <input type="radio"/> Senior Services      | <input type="radio"/> Transportation Services                   |
| <input type="radio"/> Child Care Services  | <input type="radio"/> Health Care Services                      |
| <input type="radio"/> Youth Services       | <input type="radio"/> Services for Victims of Domestic Violence |
| <input type="radio"/> Handicapped Services | <input type="radio"/> Mental Health Services                    |
| <input type="radio"/> Legal Services       | <input type="radio"/> Substance Abuse Services                  |

Please select up to five (5) housing needs that are a priority for you.

- |   |   |
|---|---|
| <input type="radio"/> Rental Housing for Seniors    | <input type="radio"/> Rental Assistance/Lower Rent Apartments |
| <input type="radio"/> Home Purchase Assistance      | <input type="radio"/> Assistance on Major Home Improvements   |
| <input type="radio"/> More Affordable Homes to Buy  | <input type="radio"/> Assistance with Minor Home Repairs      |
| <input type="radio"/> Mortgage/Utility Assistance   | <input type="radio"/> Shelter/Housing for the Homeless        |
| <input type="radio"/> Screening for Lead Poisoning  | <input type="radio"/> Housing Related Counseling/Education    |
| <input type="radio"/> Special Housing for (specify) |   |

Please select up to five (5) community needs that are a priority for you.

- |   |  |
|---|--|
| <input type="radio"/> Street Improvements   | <input type="radio"/> Mowing/Clearing Unsightly properties |
| <input type="radio"/> Sidewalks             | <input type="radio"/> Removal of Dilapidated Structures    |
| <input type="radio"/> Business Loan Program | <input type="radio"/> Water/Sewer Improvements             |
| <input type="radio"/> Employment Training   | <input type="radio"/> Drainage Improvements                |
| <input type="radio"/> Code Enforcement      | <input type="radio"/> Removal of Architectural Barriers    |

Your zip code:

Fair Housing -It's the Law . The Federal Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, handicap or familial status

Please evaluate the following possible impediments to fair housing in Midland by marking your response.	Don't Know	Not an Issue	Yes an Issue
Discriminatory practices among apartment managers			
Discriminatory practices among bankers/lenders			
Discriminatory practices among insurance industry representatives			
Discriminatory practices among local housing programs			
Discriminatory practices among Realtors			
Discriminatory practices among single family unit landlords			
Inadequate advertising by local media including daily paper			
Lack of affordable apartments/rental houses			
Lack of affordable homes to buy			
Lack of affordable housing near the better schools			
Lack of apartments for the disabled			
Lack of funding for local fair housing activities including investigation and testing			
Lack of knowledge among households regarding fair housing			
Lack of local funding for affordable housing			
Lack of rental assistance			
Lack of transportation by households			
Language barriers			
Restrictions on locating group homes or community living facilities			







### **Demographic and Housing Profile Analysis**

Midland is experiencing growth in different directions. Since the 1990s, Midland's growth areas have been to the north and northwest. However, the decade from 2010 to 2017 showed that Northeast and Southeast Midland have experienced significant growth as seen in the population change from 2010 to 2017 census maps. Currently, growth is occurring in Central, North and Northeast Midland County.

Much of the information contained herein will be add to the City's 2020 to 2025 Consolidated Plan for Housing and Community Development Funds. The General Population and Housing Data Table provides comparisons of data from the 2010 Census. The base geography of Midland is on the maps entitled General Features and Census Tracts of the City of Midland. All maps are located in the Appendix.

The 2017 estimates by the American Census Survey are 165,368 in Midland County. This was a seventeen percent increase from the 2000 Census of 116,009 Midland County, according to the 2000 Census population count. Generally, the city accounts for about 67.22% of the county's population. The working age population in the area generally has more child-aged dependents than the larger areas, with a smaller percentage of residents of retirement age than Texas or the US. The child dependency ratio 7 for the Midland area ranges from 44.5 for the City of Midland to 46.1 for the MSA, compared to 42.1 for Texas and 36.6 for the US as a whole.

Midland's minority population statistics are presented on the General Population and Housing Data Table. While the percent of white population was relatively unchanged from 2010 to 2017, several race groups showed increases greater than the city's overall growth rate: Native Americans, Asian and Pacific Islanders and those of two or more races represent an increase in population.

The share of homes in the Midland area where a language other than English is spoken is similar to the rest of the state. However, the area has a smaller percentage of people who speak English less than "very well" (10.3% for Midland MSA vs. 13.8% in Texas).<sup>14</sup> The majority of the population 5 years and over that live in a non-English speaking household speaks Spanish (88.2% in the MSA).<sup>15</sup> Only 8.9% of the population in the City of Midland and Midland County speak Spanish at home and English less than "very well" (8.8% in Midland MSA, compared with 11.7% for the state).

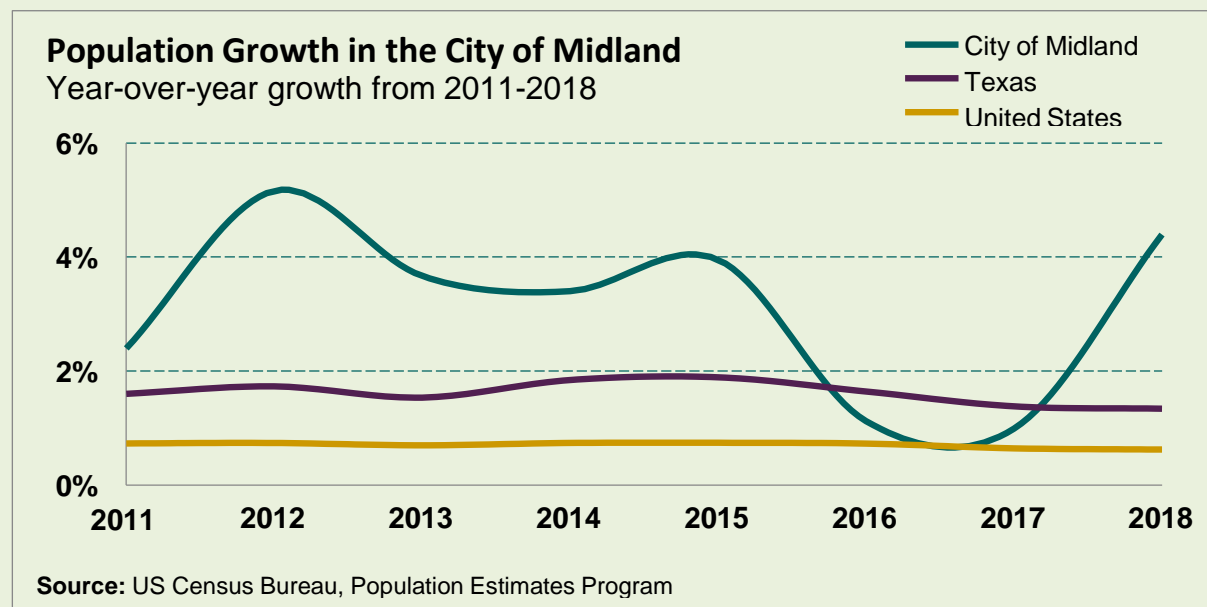
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<sup>6</sup>US Multi-Regional Impact Assessment System, The Perryman Group

The Community Development Department staff conducted three publicized public Meetings and two public hearings held on March 9, March 11, March 13 and March 24. Public Hearing were held on May 12 and June 09. These hearings reviewed the basic elements of the AI and Con Plan, after which the city council open the public hearing for comments and questions. In addition, the Department conducted three focus group community meetings, inviting representatives from lending and financial services organizations, community service organizations, housing developers, housing advocacy groups, and government officials. Attendees at the focus group meetings and public hearings were encouraged to complete a survey that included questions on fair housing. The survey, in English and Spanish, was publicized and made available to City residents on the City website.

Fair housing is concerned with ensuring that: 1) all people are treated equally in the rental, sale, or occupancy of housing; and 2) a range in types and prices of housing is available. This chapter examines the population, housing, and special needs characteristics and trends in the City that may affect equal housing opportunity. This Community Profile provides insights for identifying potential impediments to fair housing choice. While not definitive indicators of impediments to fair housing choice in and of themselves, these data may point to conditions or situations that could be Indicators of impediments to fair housing choice. Observations about issues that could arise are made at the end of this section.

The tables below illustrates the racial composition of Midland with that of Texas and the United States, demonstrating significant racial diversity in the City. As can be seen, Midland has a higher percentage of White persons than the State. The percentage of African-Americans is well below that of the State. The percentage of Hispanic Americans is slightly higher than the state average. However, the percentage of Asian persons is well below the State, as is the Some Other Race category.



## Demographic Chart-2

### Race and Ethnicity

Results in 2017 for the Midland Area and Texas

Race/Ethnicity	City of Midland	Midland County	Midland MSA	Texas
White	82.6%	84.8%	84.8%	73.9%
Black	8.3%	6.9%	6.7%	12.1%
Asian	2.5%	2.2%	2.1%	4.8%
Other	6.6%	6.1%	6.4%	9.2%
Hispanic	43.7%	45.0%	44.9%	39.4%
<b>Note:</b> Other includes those who identified as more than one race; Hispanic includes those who identified as such, regardless of race. <b>Source:</b> US Census Bureau, American Community Survey, 1-Year Estimates, DP05, 2017. US Multi-Regional Impact Assessment System, The Perryman Group				

## Demographic Chart-3

Subject Poverty Status in the Past 12 Months 2013-2017 American Community Survey 5-year Estimates	Midland County, Texas				
	All families		Married-couple families		Female householder, no husband present
	Total	Percent below poverty level	Total	Percent below poverty level	Total
	Estimate	Estimate	Estimate	Estimate	Estimate
Families	38,371	6.7%	28,561	2.9%	7,014
With related children of householder under 18 years	20,670	10.4%	13,907	3.6%	5,301
With related children of householder under 5 years	4,532	19.7%	2,681	5.9%	1,479
With related children of householder under 5 years and 5 to 17 years	5,052	9.7%	3,918	5.5%	891
With related children of householder 5 to 17 years	11,086	7.0%	7,308	1.8%	2,931
RACE AND HISPANIC OR LATINO ORIGIN					
Families with a householder who is--					
White alone	32,882	6.5%	25,358	2.8%	5,404
Black or African American alone	2,031	5.5%	837	3.0%	925
American Indian and Alaska Native alone	251	0.0%	220	0.0%	31
Asian alone	596	4.4%	564	4.6%	19
Native Hawaiian and Other Pacific Islander alone	7	0.0%	7	0.0%	0
Some other race alone	2,113	13.0%	1,240	5.2%	546
Two or more races	491	8.1%	335	4.5%	89
Hispanic or Latino origin (of any race)	14,600	11.8%	9,485	5.8%	3,619
White alone, not Hispanic or Latino	20,728	3.4%	17,292	1.3%	2,387
Householder worked	30,283	4.3%	22,306	1.6%	5,395
Householder worked full-time, year-round in the past 12 months	23,659	1.7%	17,551	1.2%	3,921
Householder 65 years and over	5,251	5.4%	4,271	4.5%	827
Family received --					
Supplemental Security Income (SSI) and/or cash public assistance income in the past 12 months	1,604	12.3%	844	5.9%	602
Social security income in the past 12 months	7,007	5.2%	5,430	5.1%	1,130

## CENSUS POPULATION AND HOUSING DATA

The 2018 economic study (Perryman Group) commissioned by Priority Midland and Midland Development Corporation examined the dynamics of housing in the Midland area, both by looking at the latest available comprehensive statistics from the US Census Bureau (2017) as well as more recent data in order to understand the current status and availability of housing, both in single-family homes and apartments for rent. The share of homes in the Midland area where a language other than English is spoken is similar to the rest of the state. The majority of the population live in a non-English speaking household. Midland MSA percentage of Spanish speaking households is 88.2%. Only 8.9% of the population in the City of Midland and Midland County speak Spanish at home and English less than “very well” (8.8% in Midland MSA). Rapid population growth in the area has caused strain in several areas of infrastructure and real estate, with the most significant being housing.

In 2020, the housing issue is expected to remain a challenge as oil prices steadily fluctuate between at \$50 to \$60 dollars per barrel. Data from the Real Estate Center at Texas A & M University shows that the inventory of homes for sale remain at an average 3 months high for the data-collecting period. The over sixty-five years of age, population in Midland is estimated at 10.6% in 2018. While the percent of elderly (those persons 62 years of age or older) in Midland has not increased which is indicative of the national trends, the absolute number of elderly has increased. The 2018 American Census Survey indicates that 8.8% of all persons in Midland that are five years of age or older have an ambulatory difficulty.

An indicator of the city's overall well-being is the number of persons with incomes below the federal poverty income level. In 2011, 13.4% of Midland's population was impoverished. The 2018 ACS reports that 10.1% of Midland population lives in poverty. The median family income (MFI) estimate for Midland by HUD as of March 2018 was \$71,900. The ACS 2018 estimates median family income in Midland at \$79,744. This certainly reflects the economic growth of Midland. For HUD programs, eligibility is often limited to low-income persons, meaning that an individual's or a household's income must be below eighty percent of MFI. According to HUD, over thirty-eight percent of Midland's population remain on the low-income scale and recent ACS Census data reflect the similar percentages. Census Tract Maps also displays the low-income data on the Percent Low Income Population. Census tracts with the greater percentage of low-income persons also have a greater percentage of minorities. The 2018 ACS Survey data reported the following median household incomes for Midland, which closely reflects the State and National median household income figures:

Median Household Income:	\$79,744
Median Social Security Income	\$18,069
Median Social Security (SSI)	\$8,221
Temporary Assistance (TANF)	\$5,537
Supplemental Nutrition (SNAP)	\$3,790

The 2014 ACS estimated the city's housing count was 46,522. The count had increased to 60,214 by 2018. Over 70% of housing units are single family or manufactured dwellings. Multi-family units comprise 21% of the housing stock. The Appendix includes a map showing the locations of apartments in Midland and a map on the percent of renter occupied housing by census tract and another on owner occupied housing. The owner-occupied housing unit rate from 2014 to 2018 is 66.7% and the population growth was 26.1% during the same time-period. Since 2010, Midland's population and housing situation has changed drastically due to the oil boom. The Residential Permits from 2017 to 2018 reflect all housing unit at different square footage but the overall number of permits reflect housing units of Less Than 1,900 Square Feet. Various Resource Maps below are indicators of affordable housing development within Midland city/county that demonstrate a desire build on every available property within the MSA.

In 2019, the housing issue is expected to remain a challenge as oil prices steadily fluctuate between at \$40 to \$60 dollars per barrel. Data from the Real Estate Center at Texas A & M University shows that the inventory of homes for sale remain at an average 3 months high for the data-collecting period. Buyers have been at a disadvantage for several years and the trend do not appear to subside in the near future. The Consolidated Plan reports, "It is still a seller's market in Midland, which hinders purchases by low-income buyers, as the median sales price is hovered at \$302,000.00 over the past year and a half. This is more than three times the annual income of a four-person low-income household." Low-income households also have a difficult time obtaining decent affordable rental housing in Midland. The Median Rent Value by Census Tract Map highlights tracts where rent was greater than the city average. The Median Value of Owner Housing by Census Tract reflect persons in poverty by tracts relative to the city's median value. See Appendix

The housing assistance needs being developed in the City's 2020-2025 Consolidated Plan reveal that low-income households are prone to structural problems and dilapidation forcing municipalities to take adverse actions with the home owner/renter. Some household groups do reflect a disproportionate need for affordable home repairs and new construction yet lack the income to make proper repairs. A disproportionate need is when a percentage of persons in an ethnic category of needs are also a member of a particular racial or ethnic group that is at a minimum of ten percentage points higher than the persons in the category as a whole. The following categories meet the criteria and are disproportionate need categories:

1. Lacks complete kitchen, bath, and or sleeping facilities.
2. Lacks complete plumbing or inoperable facilities.
3. More than two persons per room.
4. Cost Burden greater than 30% of poverty index





**Small Area Income and Poverty Estimate (SAIPE) All Ages in Poverty  
2018 - Selected State - Selected County**

Year	ID	Name	Poverty Universe	Number in Poverty	90% Confidence Interval	Percent in Poverty	90% Confidence Interval
2018	00000	United States	319,184,033	41,852,315	41,619,366 to 42,085,264	13.1	13.0 to 13.2
2018	48000	Texas	28,074,669	4,181,623	4,132,580 to 4,230,666	14.9	14.7 to 15.1
2018	48329	Midland County (TX)	171,113	17,351	14,194 to 20,508	10.1	8.3 to 11.9

No racial or ethnic group met the criteria that their needs are 11% greater than the needs of the category as a whole. While not a disproportionate need, Black and Hispanic households experienced a rate higher than the rate of its category (households in the >50%- 100% of AMI). American Indian/Alaska Native households in the over 50% of AMI have a disproportionately greater need due to housing cost burden. Asian households in the 30 to over 50% of AMI also have a disproportionately greater need due to housing cost burden. Staff will update demographic data after the 2020 census count submission. Highlighted census tracts have a percentage of substandard housing greater than the citywide average and are generally located in older and minority influenced areas.

Subject Characteristic of levels of Poverty in the Past 12 Months	Midland County, Texas		
	Total	Less than 50 percent of the poverty	Less than 100 percent of the poverty level
	Estimate	Estimate	Estimate
Population for whom poverty status is determined	157,849	4.1%	8.7%
SEX			
Male	79,262	3.2%	7.0%
Female	78,587	5.0%	
AGE			
Under 18 years	44,040	5.8%	
Related children of householder under 18 years	43,977	5.7%	
18 to 64 years	97,857	3.5%	7.3%
65 years and over	15,952	3.1%	9.3%
RACE AND HISPANIC OR LATINO ORIGIN			
One race	154,470	4.0%	8.7%
White	130,843	4.0%	8.1%
Black or African American	9,643	4.6%	
American Indian and Alaska Native	727	2.8%	2.8%
Asian	3,079	2.1%	3.7%
Native Hawaiian and Other Pacific Islander	74	0.0%	0.0%
Some other race	10,104	4.4%	
Two or more races	3,379	5.9%	10.4%

### **Public (PHA) Housing Programs**

Two public housing authorities (PHA) operate in Midland. The first PHA is the City of Midland Housing Authority that was established in 1971. The Midland City Council appoints the City Housing Authority Board of Commissioners. Otherwise, the City Housing Authority is independent of the City. The second housing authority is the Midland County Housing Authority that was created in 1988 by the Midland County government. The County Commissioners Court appoints the County Housing Authority Board of Commissioners. The County Housing Authority is also independent of the County government.

Two PHA's operates within Midland County: 173 Units, Hillcrest Manor, and Langtry Village, which are public housing properties. The Midland County PHA administers the rental voucher program in the city. Currently, 433 households receive rental voucher assistance. As per the Consolidated Plan, race characteristics of public housing and voucher recipients were as follows:

Race	Public Housing	PHA Hispanic	Midland County				
			Voucher	Elderly	Hispanic	Family Unification Program	Disabled *
White	62	38	204	79	131	0	104
Black/African American	73	0	226	42	1	0	83
Asian	0	0	1	1	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	1
Native Hawaiian/Pacific	0	0	1	0	1	0	0

The Inventory of Affordable Housing Properties Table identifies the publicly supported rental properties in Midland. The age of a property, the number of units, the population served and the number of units designed for disabled persons are shown on the Table. Properties listed include recent Low Income Housing Tax Credits complexes.

Information from the last four (covering the October 2015 to September 2020 period) Consolidated Annual Performance and Evaluation Reports submitted by the City to HUD reveal the following percentages of minorities served by each program.

Program - # of cases	% Black	White	% Asian *	% Hispanic
Homebuyer Assistance - 100	9	15	29	47
City Major Projects – 3	0	0	0	3
City Minor Repairs - 89	28	10	1	50
Transitional Housing – 0	0	0	0	0

It should be noted that CDBG supported activity, in order to meet federal requirements, may be limited to areas that have a high percent of low and moderate-income persons. These census tracts are also often the city's minority concentrated areas. Over the past five years, the city's housing programs have not been the subject of discrimination complaints. Both PHAs must administer the rental assistance programs consistent with the Fair Housing Act. Concerning other HUD supported housing programs in Midland; these seem to be consistent with the fair housing objectives, as minority households have not been excluded.

#### Average rent estimates by apartment type

Apartment	City of Midland	State of Texas	United States
Studio	\$1,044	\$731	\$827
1-Bedroom	\$1,236	\$844	\$946
2-Bedroom	\$1,553	\$1,049	\$1,174
3-Bedroom	\$1,945	\$1,416	\$1,577
4-Bedroom	\$2,194	\$1,745	\$1,838

**Source:** Current Month Rent Estimates, February 2019, Apartment List, March 1, 2019.  
[/www.apartmentlist.com/rentonomics/rental-price-data/](http://www.apartmentlist.com/rentonomics/rental-price-data/).

Figures from the National Low Income Housing Coalition indicate that the Fair Market Rent in Midland for a two-bedroom apartment is \$1,055 per month. According to the Coalition's figures, the monthly rent affordable to the mean renter wage (\$15 per hour) is \$1,850, which is \$795 more than the Fair Market Rent figure. Thus, the worker making the mean/median renter wage would need only 0.11 jobs at that rate to afford the apartment. However, a minimum wage worker would need 2.9 jobs to afford the apartment.

Midland TX - Inventory of Affordable Housing Properties, 2019									
Development Name (Year)	Address	0-1 Bdrs	2 Bdrs	3+ Bdrs	Total units	Affordable Units	Population Served	Disabled Units	% Occupancy
Village Square (1959)	1710 N "A"	18	39	0	57	57	General	0	100%
Chaparral Apartments	4201 N Garfield	48	52	24	124	124	General	0	100%
Hillcrest Manor (1976)	700 W. Scharbauer	94	4	0	98	98	Elderly Disable	14	100%
Ranchland (1983)	1212 E Wadley	84	120	0	207	74	General	5	92%
Langtry Village (1985)	2200 N Pecos	84	0	0	84	84	Elderly Disable	5	100%
Parker Place (1997)	508 E Parker	40	0	0	40	40	Elderly	4	100%
The Zone (2005)	2800 W Illinois	19	20	0	39	39	General	1	100%
Park Glen Apartments	2300 Camp Drive	42	72	46	160	160	General	10	85%
Santa Rita Apartments	1900 E. Golf Course Rd.	112	28	0	136	136	Elderly	0	85%
Sterling Springs Apartments (2005)	1701 Fairgrounds Road	28	28	40	96	96	General	9	85%
Constellation Ranch	1301 Latta	16	72	48	136	130	General	10	100%

Gateway Plaza Apt	1701 Tradewinds Blvd	not verified	not verified	0	96	95	General	0	85%
Playa Del Pueblo	611 E I20	12	48	36	96	96	General	7	100%
Pine Hurst	609 Watson	19	18	9	46	46	General	0	95%
Courtyard	2300 N. A Street	NA	NA	NA	NA	NA	NA	NA	95%
Hyde Park	3329 W. Wadley Ave	30	60	30	120	120	General	NA	95%
Warterford Lakes	516 N. Loop 250 W	NA	NA	NA	NA	NA	NA	NA	95%
Summerhill	3001 N. Midland Dr.	88	42	0	128	128	General	NA	95%
Northridge Court	3417 N. Midland Dr.	280	60	40	384	348	General	NA	95%
Renew Andrews	1902 N. Midland Dr.	106	106	0	212	212	General	NA	95%
Newport	5244 W. Loop 250 N	148	148	0	296	296	General	NA	95%
Renew Andrews-2	4400 Midland Dr.	106	106	0	212	212	General	NA	95%
Westridge	5200 Graceland	56	40	0	96	84	Elderly	5	85%

### **Lending Practices and Reason for the Denials.**

The Home Mortgage Disclosure Act (HMDA) was enacted in 1975 and serves as the best source of information on lending practices to protected classes and in minority and low income neighborhoods. The Federal Financial Institutions Examination Council (FFIEC) collects the HMDA data submitted by financial institutions (certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions.). HMDA data sets contain loan application records with information on the race, ethnicity, gender, and income of the applicant, as well as loan terms. However, the data is limited by lack of applicant credit information. Nonetheless, HMDA data can be useful in identifying areas of potential concern that may warrant further investigations such as to detect if applications of a certain gender, race or ethnicity are rejected at higher rates than applicants with other characteristics.

The Loan Denials by Race and Ethnicity in Midland, Texas continue to be an issue for a more equitable loan rates. For all loan types, minority applicants experienced a denial rate higher than Caucasians applicants did. As for gender, the overall denied rate when gender was identified remained higher in denials rates then male applications across all loan categories. When considering the results of the HMDA analysis, one should take caution as some of the samples for the different categories are relatively small which can skew the percentages.

Often, insufficient income or failing credit standards are the reasons for denials. A review of reports generated by the Center for Housing Policy shows that Midland does not have a recent history of high foreclosure rates. Generally, the foreclosure rate has been three percent or lower. However, more current reports indicate a trend to increased delinquency rates on first lien mortgages in Midland.

Concerning local lending institutions complying with the federal Community Reinvestment Act (CRA), the overwhelming majority of local banks have been reviewed since 2018 and each has received a satisfactory rating. Banks have proven to be supportive of local community development and affordable housing efforts through financial aid to local non-profits housing organizations and the City's CD Department. Midland Habitat for Humanity, Visions 2000, Family Promise Inc., Fields Edge, and the Midland Community Development Corporation were recipients of local bank support.

#### **Midland Aggregate Loans-MSA**

<i>Selected Variables</i>	<i># of Records</i>	<i>\$ Amount</i>
<b>1 - Conventional</b>	7,166	1,838,820,000
<b>2 - FHA</b>	1,658	344,070,000
<b>3 - VA</b>	427	119,875,000
<b>4 - USDA</b>	2	200,000





INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Native Hawaiian or Other Pacific Islander	3	325000	2	190000	0	0	1	135000	0	0	0	0	0	0
White	668	837600 00	299	397850 00	18	23400 00	239	279850 00	75	99050 00	37	37450 00	56	823000 0
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	10	147000 0	4	480000	1	20500 0	4	56000 0	1	22500 0	0	0	0	0
Free Form Text Only	1	25000	0	0	0	0	1	25000	0	0	0	0	0	0
Race Not Available	165	1671500 0	56	491000 0	6	74000 0	63	711500 0	26	28500 00	14	110000 0	12	184000 0

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
ETHNICITY														
Hispanic or Latino	417	42595000	172	18820000	12	1590000	160	14980000	43	4625000	30	2580000	17	2505000
Not Hispanic or Latino	418	60200000	200	28600000	14	2000000	135	19885000	50	7750000	19	1965000	45	6865000
Joint	10	1070000	4	480000	0	0	5	535000	0	0	1	55000	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	80	9040000	20	2210000	1	35000	30	3840000	20	2160000	9	795000	11	1625000
50-79% OF MSA/MD MEDIAN														

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
<b>RACE</b>														
<i>American Indian or Alaska Native</i>	9	1395000	5	815000	0	0	2	160000	2	420000	0	0	0	0
<i>Asian</i>	33	5915000	22	4030000	2	360000	5	785000	4	740000	0	0	3	545000
<i>Black or African American</i>	44	8210000	28	5340000	2	360000	4	590000	9	1775000	1	145000	5	935000
<i>Native Hawaiian or Other Pacific Islander</i>	6	1210000	2	470000	0	0	2	90000	0	0	2	650000	0	0
<i>White</i>	1120	191040000	749	136755000	29	4185000	163	20425000	145	25435000	34	4240000	159	33245000

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	21	342500 0	15	226500 0	0	0	2	47000 0	4	69000 0	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	221	3211500 0	125	1981500 0	5	615000	58	631000 0	23	42650 00	10	111000 0	39	814500 0
ETHNICITY														
Hispanic or Latino	579	827850 00	327	514250 00	20	26800 00	139	147150 00	73	118550 00	20	211000 0	47	978500 0
Not Hispanic	698	1313500 00	498	969900 00	15	23850 00	69	105650 00	97	184450 00	19	29650 00	117	232050 00

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount
or Latino														
Joint	33	533500 0	27	460500 0	0	0	4	46000 0	1	105000	1	165000	7	143500 0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	1	295000
Ethnicity Not Available	144	238400 00	94	164700 00	3	45500 0	24	30900 00	16	29200 00	7	90500 0	40	815000 0
80-99% OF MSA/MD MEDIAN														
RACE														
America n Indian or Alaska Native	5	805000	3	545000	2	26000 0	0	0	0	0	0	0	0	0



INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount
Asian	11	195500 0	10	172000 0	0	0	0	0	0	0	1	23500 0	2	30000 0
Black or African American	12	203000 0	6	132000 0	0	0	4	52000 0	0	0	2	19000 0	1	245000
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	405	838750 00	294	652500 00	6	107000 0	55	807500 0	40	83900 00	10	10900 00	69	170650 00
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	6	790000	5	695000	0	0	1	95000	0	0	0	0	0	0

[illegible]

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount
<b>Text Only</b>														
<b>Ethnicity Not Available</b>	37	750500 0	21	4115000	0	0	9	170500 0	7	168500 0	0	0	8	20000 00
<b>100-119% OF MSA/MD MEDIAN</b>														
<b>RACE</b>														
<b>American Indian or Alaska Native</b>	13	276500 0	7	166500 0	0	0	2	30000 0	3	765000	1	35000	1	175000
<b>Asian</b>	28	625000 0	17	374500 0	3	55500 0	3	60500 0	3	85500 0	2	49000 0	7	186500 0
<b>Black or African American</b>	23	482500 0	14	336000 0	0	0	3	275000	5	109500 0	1	95000	2	480000

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
Native Hawaiian or Other Pacific Islander	2	460000	2	460000	0	0	0	0	0	0	0	0	1	205000
White	1037	237135 000	711	170835 000	28	59900 00	115	211650 00	151	33945 000	32	52000 00	183	467150 00
2 or more minority races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	16	385000 0	10	221000 0	0	0	3	765000	2	53000 0	1	34500 0	0	0
Free Form Text Only	1	65000	0	0	0	0	1	65000	0	0	0	0	0	0
Race Not Available	187	380850 00	97	193650 00	6	65000 0	46	810000 0	37	857500 0	7	139500 0	30	853000 0

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
ETHNICITY														
Hispanic or Latino	373	72625000	226	49280000	9	1775000	72	10160000	50	9510000	16	1900000	39	9425000
Not Hispanic or Latino	732	173530000	509	124085000	21	3935000	69	14035000	114	27470000	19	4005000	145	37135000
Joint	63	15655000	44	11000000	2	490000	7	1665000	9	2375000	1	1250000	9	2455000
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	139	31625000	73	17275000	5	995000	25	5415000	28	6410000	8	1530000	37	8955000
120% OR MORE OF MSA/MD MEDIAN														

INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount	Number	\$Amount
<b>RACE</b>														
<i>American Indian or Alaska Native</i>	14	397000 0	9	233500 0	0	0	2	64000 0	2	70000 0	1	29500 0	2	510000
<i>Asian</i>	62	208000 00	39	140450 00	2	78000 0	7	211500 0	12	32000 00	2	66000 0	13	341500 0
<i>Black or African American</i>	45	108350 00	24	648000 0		1145000	12	192000 0	7	191500 0	1	37500 0	3	895000
<i>Native Hawaiian or Other Pacific Islander</i>	5	765000	2	570000	0	0	3	195000	0	0	0	0	0	0
<i>White</i>	1877	561055 000	1331	4151450 00	56	153900 00	183	421550 00	252	781000 00	55	102650 00	391	125515 000



INCOME , RACE AND ETHNICITY	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness		Purchased Loans	
	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount	Numb er	\$Amount
2 or more minority races	3	120500 0	1	215000	0	0	1	36500 0	1	62500 0	0	0	1	215000
Joint	67	170750 00	39	120650 00	4	76000 0	9	214500 0	7	173500 0	2	37000 0	7	224500 0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	278	758900 00	182	508200 00	6	219000 0	38	817000 0	45	132950 00	7	141500 0	52	166300 00
ETHNICITY														
Hispanic or Latino	365	919450 00	220	598300 00	12	24300 00	64	124500 00	48	134500 00	21	37850 00	47	141550 00
Not Hispanic	1609	499155 000	1158	3713100 00	48	140100 00	146	356200 00	224	708100 00	33	74050 00	350	113820 000

<b>INCOME , RACE AND ETHNICITY</b>	<b>Applications Received</b>		<b>Loans Originated</b>		<b>Apps. Approved But Not Accepted</b>		<b>Applications Denied</b>		<b>Applications Withdrawn</b>		<b>Files Closed for Incompleteness</b>		<b>Purchased Loans</b>	
	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>	<b>Number</b>	<b>\$Amount</b>
<b>or Latino</b>														
<b>Joint</b>	110	270300 00	73	197650 00	2	49000 0	13	226500 0	17	36850 00	5	82500 0	27	593500 0
<b>Free Form Text Only</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Ethnicity Not Available</b>	267	734650 00	176	507700 00	7	23350 00	32	737000 0	37	116250 00	9	136500 0	57	155150 00



### **Current Fair Housing Status**

The City does not have a fair housing ordinance or resolution in effect. Rather, the City directs complaints alleging housing discrimination to the State of Texas or HUD. The Texas Workforce Commission Civil Rights Division is the entity responsible for the State law. Through November 2019, HUD had not filed fair housing discrimination charges against the City of Midland. There are also no court orders, consent decrees or HUD-imposed sanctions affecting the provision of assisted housing or fair housing remedies in Midland. The Department of Justice or private plaintiffs have not filed fair housing discrimination suits against the City.

As for impediments identified in the 2020 AI, the following highlights actions taken to meet original broad objectives of that AI:

Fair Housing Advocate – CD staff attended training, made referrals to HUD and the local legal aid agency, and created the MFHP. MFHP includes the Board of Realtors, the Midland Apartment Association, and the Midland Affordable Housing Alliance and others in its membership (see the Appendix).

Public Awareness – CD staff conducted low cost promotions; shared information at community functions, and celebrated Fair Housing Month with issuance of a fair housing month proclamation

Preparing Households/Individuals for Housing Choices – CD staff disseminated information on tenant rights and supported local financial educational programs.

Making Housing Choices Available – This was accomplished by implementing the City's Consolidated Plan. Housing programs were conducted by the CD Division, land was acquired and/or transfer to local non-profit affordable housing agencies.

### **City Policies, Procedures and Practices**

As for the composition of bodies of elected or appointed individuals who make or recommend policy for the City of Midland, the publically elected City Council is made of seven members of which two represent census tracts with a poverty rate above 50%. The Mayor and City Council make all the appointments to the various Boards and Commissions of the city government. Interested citizens fill out applications that do not inquire about race, ethnicity or gender. (See copy in the Appendix). Some boards or commissions have qualifications determined by ordinance or State statute.

The City of Midland Comprehensive Plan (Tall City Tomorrow) provides a guide for future development policy. It is a tool to guide city priorities and directions, and provide context for making key land use and public investment decisions. The Midland 2025 Master Plan is the tool used to guide all rezoning requests and subdivision plats (including those within 3.5 miles of city limits).

Land use control is most commonly achieved by zoning ordinances such as those enacted in Midland. How land is zoned can support or hinder implementation of public policy that seeks to provide a mixture of housing, including affordable housing. A zoning ordinance can restrict the type of housing; determine the density of housing and the lot sizing. The effects can be exclusionary and/or the cost of housing unnecessarily increased. The City of Midland will continue to work towards an equitable distribution of stock (workforce housing, subsidized housing, market rate housing and supportive services housing).

The City may also use planned district zoning to allow residential development in a manner that conform to all requirements of the zoning district in place. Because of the net decline of available land and the variety of residential zoning districts available throughout most of Midland has become an additional affordable issue in Midland. The Residential Zoning Districts Map displays residential districts by the housing density allowed in individual districts. The City's public policies have resulted in the favorable allocation of land for development of multi-family sites located outside of minority-concentrated areas.

While neighborhoods need to have a strong role in decisions regarding development proposals, NIMBYism can be a significant barrier to affordable housing. NIMBY is short for "not in my backyard." Unfortunately, NIMBYism is usually associated with the misconception and preconceived notions of residents, the policies and practices of government entities can influence the role that NIMBYism plays in land use and zoning decisions promoting positive outcomes. Past actions and/or concerns about resistance by neighborhood groups can discourage developers from building in areas with NIMBY reputations. Housing proposals for persons with disabilities is most often affected by NIMBYism.

A city's subdivision code can also affect the cost of housing due to its public improvement requirements. Excessive design standards and infrastructure requirements (size of streets, curb and gutter, sidewalks, etc.) are passed on to the price of housing. Excessive public right-of-way requirements are a cost burden to developments. The City will waive these requirements for development under certain circumstances. Where excessive right-of-way exists, the City can issue right-of-way use permits thereby reducing the cost of installing off-street parking. The use of CDBG funds for public infrastructure (street paving, curb and gutter, sidewalks, etc.) also aids in keeping the cost of housing affordable.

Development standards such as building codes, housing standards and site requirements (parking, landscaping, etc.) add to the cost of housing especially if such standards are overly restrictive and excessive. The balance is the safety and quality assurances that are provided to citizens, especially those with limited options. The City updated its building codes 2018 to adhere to the following: International Building Code, International Plumbing Code, International Mechanical Code, International Fuel Gas Code, International Residential Code and the International Energy Efficiency Code, all with local amendments. The National Electrical Code will remain in effect. The construction of affordable housing in Midland is significantly affected by these various governmental standards. All housing construction development requires compliance with the Texas Minimum Construction Standards and the Texas Accessibility Standards and the City's housing rehabilitation program.

The City also collects building permits and other charges. Under certain circumstances, some of these charges could be viewed as duplicative, onerous, inhibiting innovations or encouraging inequitable administration. Generally, Midland's building related fees are not excessive. City does not recover full cost of administering those permits. When the City (as opposed to a private property owner) initiates a process, fee payment from affected property owners can be waived. Steps to ensure that duplication does not occur have included the establishment of a coordinated development permit system. The City will waive or reduce appropriate fees and charges (e.g., building permit fees, water and sewer taps) on non-profit sponsored housing development.

Local property taxes can also be viewed as contributing to the housing cost burden of individual households. The Midland County Appraisal District determines the appraised value of all taxable property in the city. This is based on its market value as of January 1st each year. A property can have as many as nine taxing entities in Midland County. To lower the property tax on their individual property, property owners may take available exemptions. State law for owner-occupied residential properties provides the general homestead exemption. The over 65 exemption is for all resident owners of age 65 or older. All taxing entities allow that exemption as well as the disabled veteran deduction. Other optional exemptions are the disability exemption and the surviving spouse resident who is 55 years or older.



### **Other Factors**

Federal Executive Order 12898 directs Federal agencies to achieving environmental justice as part of their mission by identifying and addressing, as appropriate, disproportionately high and adverse human health or environmental effects of its programs, policies, and activities on minority populations and low-income populations. HUD has developed its environmental justice strategy. The State of Texas through the Health and Human Service Commission has established Disproportionality and Disparities Advisory Committees in each region of Texas to provide ongoing guidance for disproportionality planning and implementation work. Each region has advisory groups that meet to develop strategies and activities to eliminate disproportionality and disparities. The group in Region 9 serves Midland.

The General Features Map also displays the bus routes of EZ-Rider, the public transit system serving Midland and Odessa. As a recipient of federal transit funds, EZ Rider is subject to civil rights laws. It is governed by the Midland Odessa Urban Transit Board that is comprised of six individuals from both cities, appointed by their respective City Councils. Diversity on this board is evident.





### **Fair Housing & MISD Elementary Schools Performance Data**

Fair housing choice throughout the community should include the availability of affordable housing within all public schools. To meet state statutory requirements, the Texas Education Agency's accountability system assigns ratings that designate acceptable and unacceptable performance for campuses and districts. In brief, a Met Standard performance is an acceptable rating assigned to districts and campuses that meet the target on all indexes for which it has performance data. Distinction designations are awarded in recognition of outstanding achievement in specific areas.

The MISD Elementary Schools Performance Map shows how each campus fared in TEA accountability. A map of the boundaries of all Midland Independent School District elementary campuses is also in the Appendix. For 2018, MISD has modified its elementary school boundaries.

The Appendix includes a data highlighting census tracts that have a greater than city average of Non-English speaking population. Most of the low income and minority concentrated areas are impacted by this factor.

Primarily all new single family housing that is constructed or substantially modified by HUD funding or City supported activity meets the State's viability standards. This means that the unit is designed in such a way that it can be lived in or visited by people with disabilities. Key features are no-step entrance, adequate width doors, hallways, and a first floor bath sufficient to allow a person in a wheelchair to enter and close the door.



## IMPEDIMENTS TO FAIR HOUSING CHOICE

Along with the results of the preceding reviews, the City attempted two methods of soliciting input from the public on their fair housing choice experiences. One was the “analysis of impediments to fair housing choice questionnaire” (see copy in the Appendix) that was distributed at public meetings that the CD staff conducted as part of the developing both the Consolidated Plan and the AI. The questionnaire was also distributed at other groups meetings that CD staff participated in late 2019. Unfortunately, the return rate of the questionnaires was about 50% but the information was very informative and provided for a good road map in planning.

The second approach was a survey instrument that was distributed at the above referenced community meetings and other group meetings attended by CD staff during the first quarter of 2020. A copy of that instrument is in the Appendix. The intent of this tool was to query housing professionals, advocates and others interested in housing issues affecting various population categories such the poor, the disabled, homeless persons, etc. in Midland. Respondents were ask to evaluate a number of possible impediments to fair housing in Midland by replying if they thought an issue/item “was not, might be or was an impediment.”

The survey’s results are in the Appendix and summarized as follows:

- € The majority of respondents thought these were impediments -
  - Lack of affordable apartments/rental houses
  - Lack of affordable homes to buy
  - Lack of affordable senior housing
- € The majority of respondents thought language barriers continue to be impediments
- € The following were selected by most as being impediments -
  - Discriminatory practices among apartment managers
  - Discriminatory practices among bankers/lenders
  - Discriminatory practices in fair housing activities/processes
- € Conversely, the majority “did not know” about the following:
  - Discriminatory practices among advertising by media
  - Discriminatory practices among insurance industry
  - Discriminatory practices among Realtors
  - Discriminatory practices among single-family unit landlords

The Community Development Office focused on selecting impediments that presented opportunity for realistic improvements as HUD suggests a prioritized list of impediments to address. In priority order, the AI identified six impediments as follows:

In priority order, the AI identified six priority impediments as follows:

1. Lack of affordable housing - affordable housing is lacking; therefore, protected classes households have very limited housing choices. The need for affordable housing includes units for special needs subpopulations such as people with disabilities and senior housing units.
2. Census tracts of minority and/or low income concentrations – the lack of affordable housing outside of low income and minority concentrated areas exacerbates segregation. The lack of affordable housing disproportionately affects protected classes with lower incomes.
3. Insufficient public awareness of fair housing laws – the lack of knowledge about fair housing requirements creates barriers to affirmatively furthering fair housing.
4. Private market barriers exist – the protected classes experience more unsuccessful banking activity than other categories of applicants.
5. Lack of diverse policymaking bodies – diversity in the composition of policymaking may bring attention to housing choice issues when policy decisions are being considered.

The AI also identified several concerns as follows (these are not in priority order):

- ⌘ Information on housing choice is not widely available. It also needs to be provided in languages other than English.
- ⌘ Substandard housing conditions including lack of accessibility can improve housing choices.
- ⌘ Not-In-My-Backyard or NIMBYism

## FAIR HOUSING PLAN / STRATEGIES TO OVERCOME BARRIERS

For the priority impediments, possible actions are outlined below and will served as the basis for developing annual action plans to affirmatively further fair housing. Until such time that the AI is replaced by an AFFH, the below recommendations can comprise the annual fair housing programming for the City of Midland over the next five years – October 2020 to September 2024.

Additional activity that can be considered to address impediments of concern can be:

- £ Developing easy-to-find information with translation and accessible features
- £ on websites and in housing materials. It also needs to be provided in
- £ languages other than English.
- £ Assist developers in providing information about its affordable housing proposals to neighborhood groups/residents

Community Development staff prepares an annual action plan to be developed in consideration of funding source parameters. Since the CDBG funding cycle starts when applications are due in April, development of the annual plan should consider this requirement. CDBG funds can be used for fair housing programming as part of the CDBG Administration category, or as a public service; subject to the spending limitation on public services.

Impediment	Possible Actions to Address the Impediment
Lack of Affordable Housing	<p>Implement the City's Consolidated Plan with regards to addressing priority housing needs</p> <p>Seek programming to aggregate land for future affordable housing units</p> <p>Assist the rental voucher program in identifying units for voucher holders</p> <p>Identify options for a sustainable local dedicated funding source for affordable housing</p> <p>Work with accessibility and/or disabled community/advocates to seek to increase supply of accessible units</p> <p>Seek to require enhanced local housing accessibility and visitability standards</p>

Areas of minority and/or low income concentration	<p>Institute a moratorium on affordable housing proposals in concentrated areas</p> <p>Seek incentives to encourage development of higher end housing in concentrated areas</p> <p>Encourage proposals that will provide affordable housing outside of concentration areas</p>
Insufficient public awareness of fair housing	<p>Continue the advocacy and public awareness programs of the 2020 Fair Housing Plan (Copy is in the Appendix)</p> <p>Facilitate and participate in forums for advocating fair housing</p> <p>Utilize the City's media outlets for awareness activity</p>

<b>Impediment</b>	<b>Possible Actions to Address the Impediment</b>
Lack of Affordable Housing near the better schools.	<p>Seek incentives to encourage development of higher end housing in concentrated areas</p> <p>Encourage proposals that will provide affordable housing outside of concentration areas</p>
Private market barriers	<p>Continue 2015 Fair Housing Plan activity to prepare households for housing choice (See the Appendix) with emphasis on credit and credit repair services</p> <p>Consider increasing the financial education requirements for receiving housing program benefits</p> <p>Assist lenders in pursuing options to better serve the under banked or unbanked</p> <p>Seek/encourage employer programs to complement banking options for protected classes households</p> <p>Conduct further studies/analysis of lending practices</p>
Policy bodies not diverse	Encourage governing bodies to consider diversity when appointing members to its boards and commissions

## SUMMARY

The citizens of Midland are protected from discrimination through states and local legislation and policies influencing the housing market. The federal Fair Housing Act serves as the foundation for fair housing policy in the United States, prohibiting discrimination on the bases of race, color, sex, religion, national origin, disability, and familial status. State law extends protections to Texans based on these same attributes; yet we must remain vigilant in rooting out housing discrimination. Illegal housing discrimination continues and may be manifested through covert actions. The City of Midland and the Community Development Office will continue to promote and advocate for fair housing and fair lending practices.



EQUAL HOUSING  
OPPORTUNITY



## **Appendix Contents**

### Sources/Reference Data:

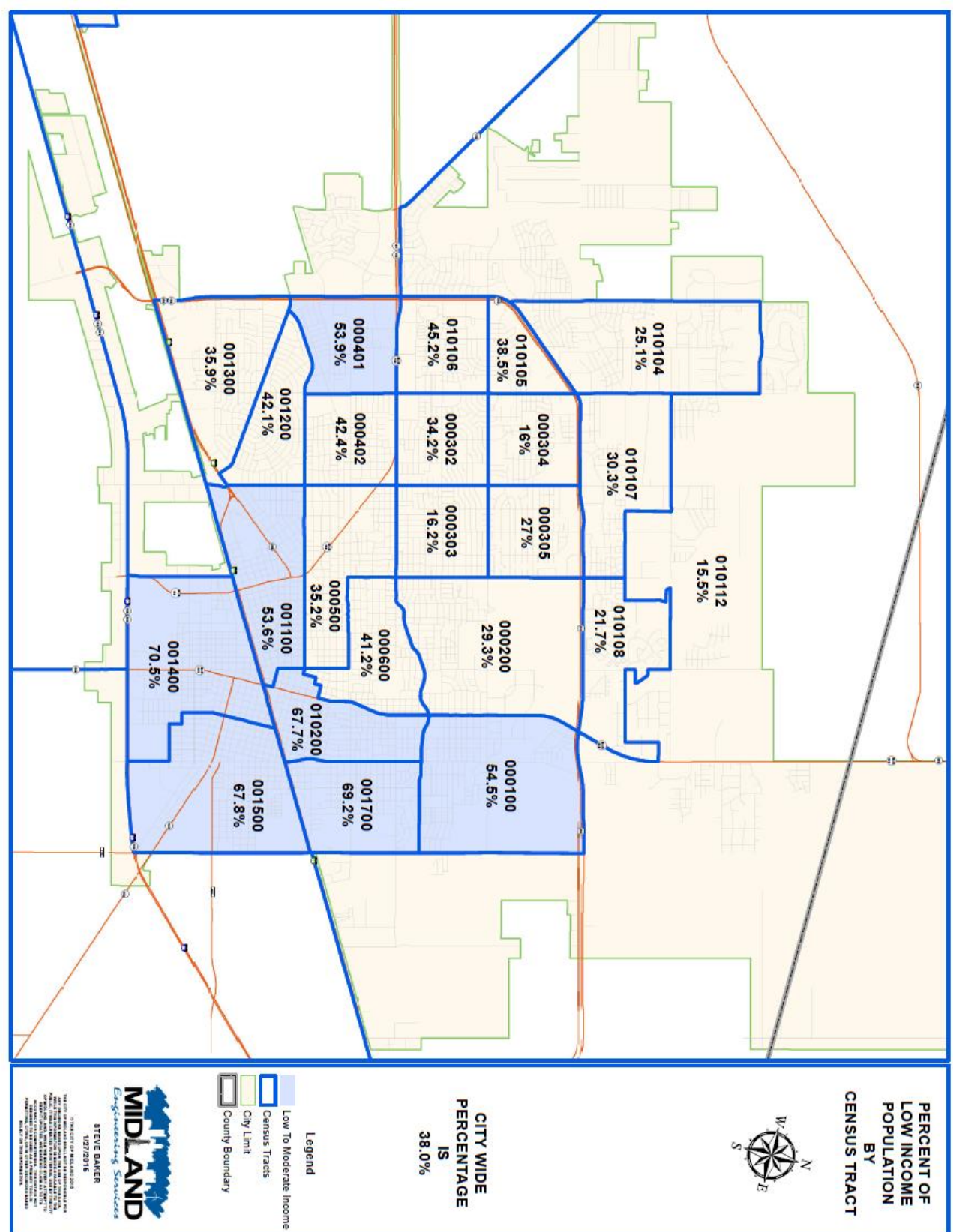
- General Features Map
- 2018 Census Tracts Data
- Meeting Notice
- Population Change from 2010-2018
- Table White Population by Census
- Black Population by Census
- Asian Population by Census
- Hispanic Population by Census
- Low Income Population by Census
- Apartment Locations Map
- Percent of Renter Housing by Census
- Percent of Owner Housing by Census
- Median Rent by Census
- Median Value of Owner Housing by Census
- Percent Substandard Housing by Census
- Residential Permits 2015 to 2018
- Apartment Permits 2015 to 2018
- Mortgage Loan Denials  
2018
- MISD Elem. School Listing 2018
- MISD Elem. School Performance Listing  
2018

### Impediments Rating Tool

- Results of Fair Housing Impediments Survey among Housing Advocates  
Citizen Questionnaire
- 2020 Fair Housing Plan Objectives
- How to Report Housing Discrimination
- Sheet Internet Resources-TEA, HMDA,
- U.S. Census
- City Board  
Applications

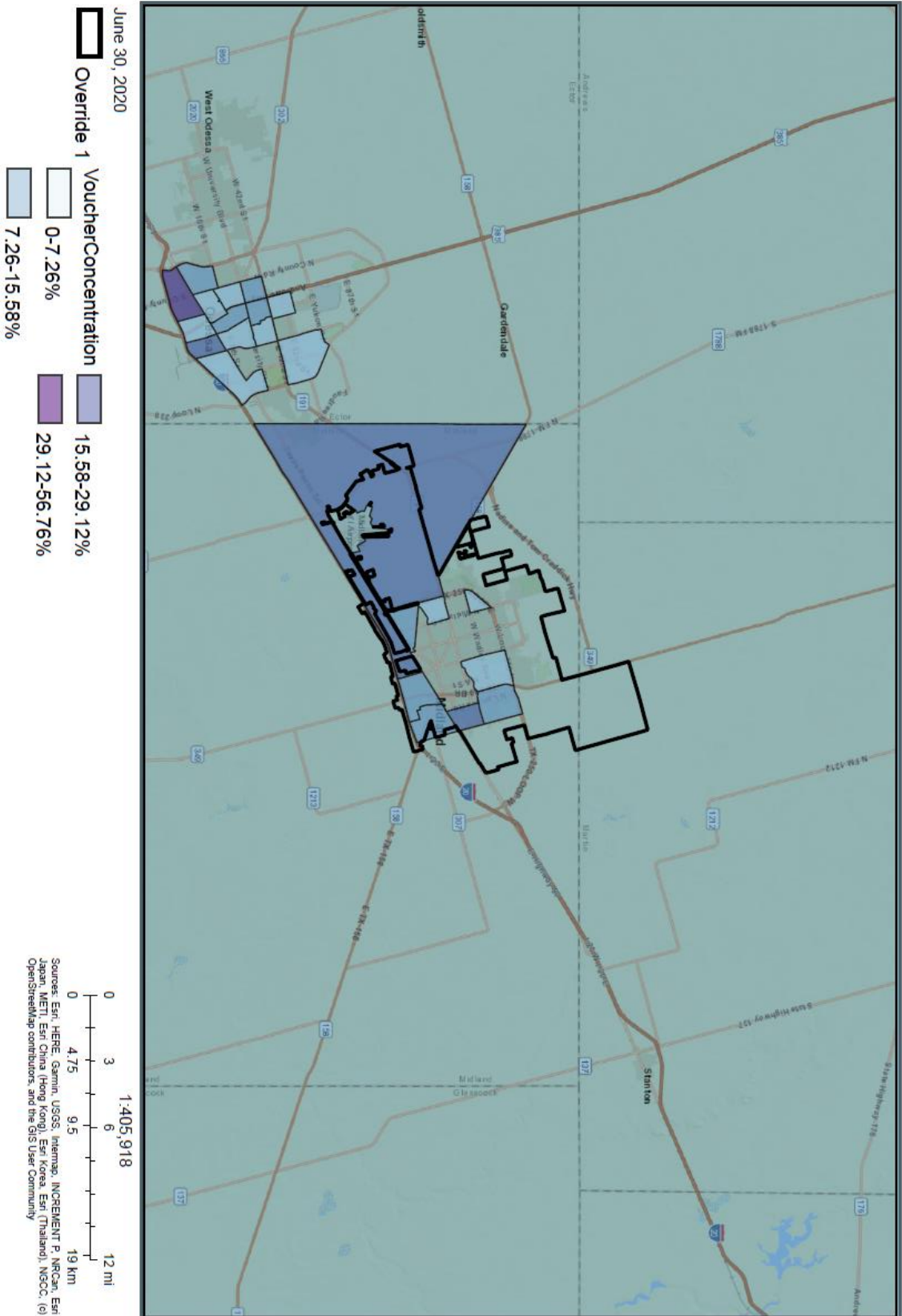


## General Features Map by Poverty Rates



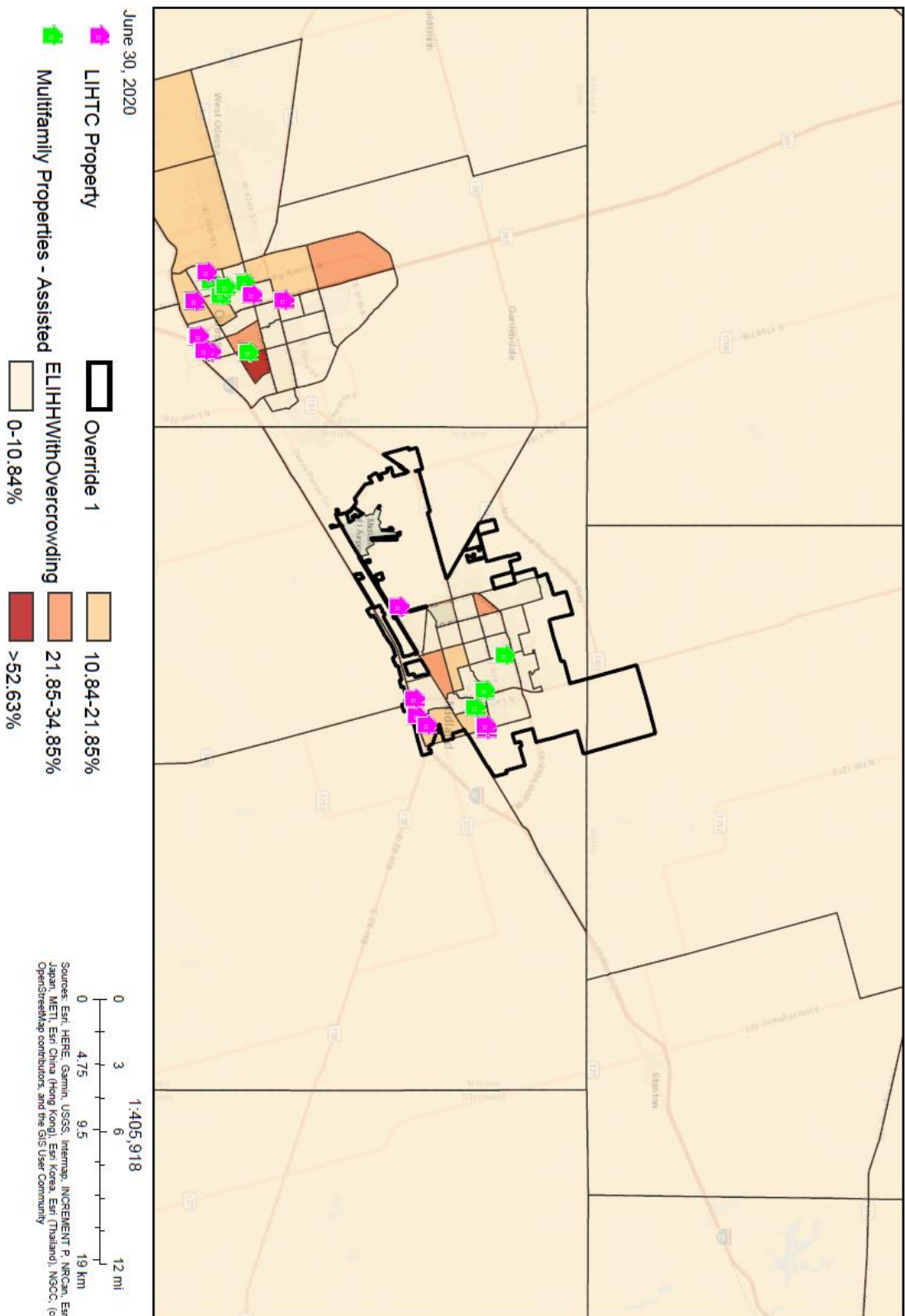
## HUD Section 8 Voucher Concentration

### CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



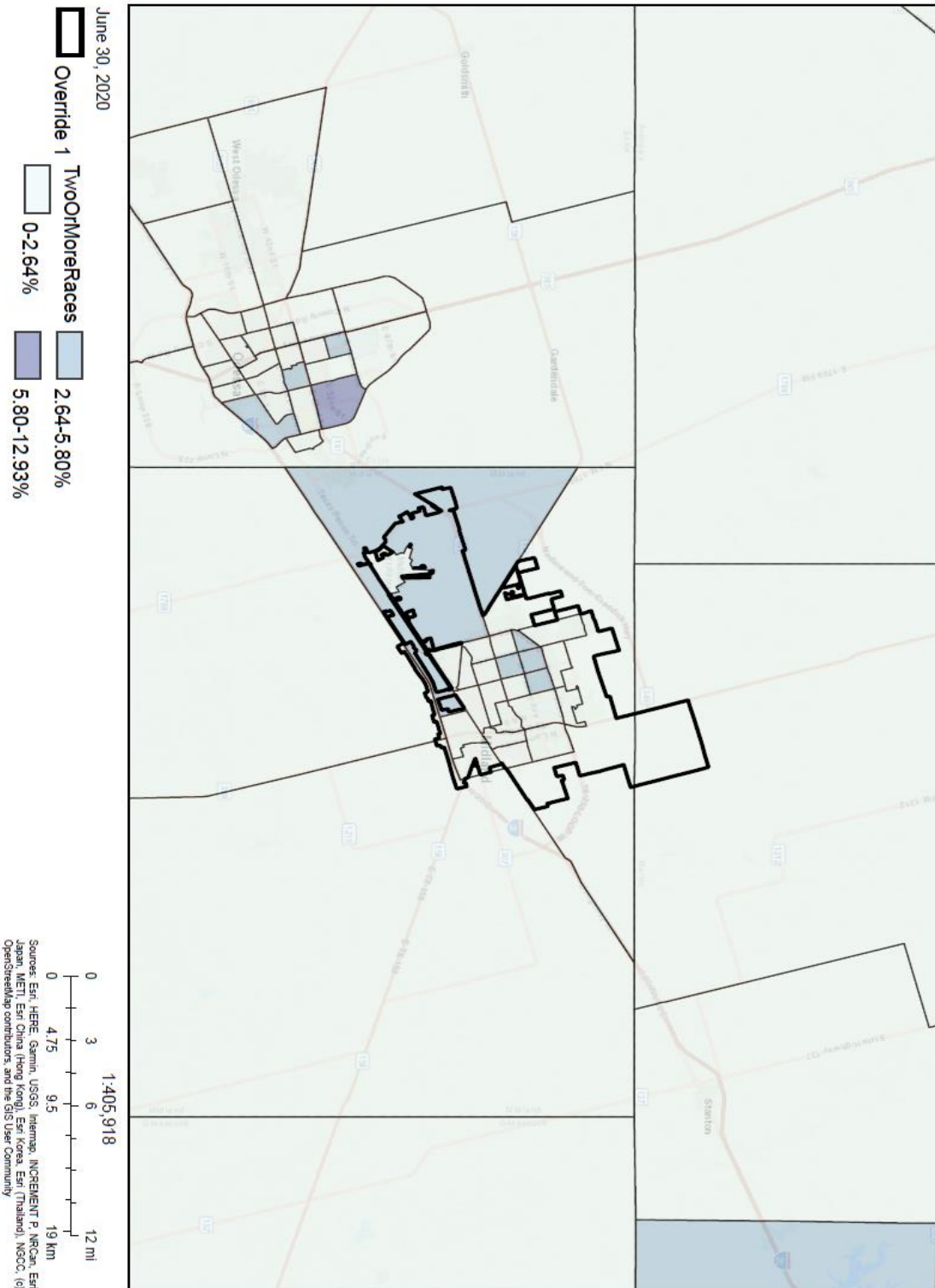
## Low Income Housing Tax Credit

### CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



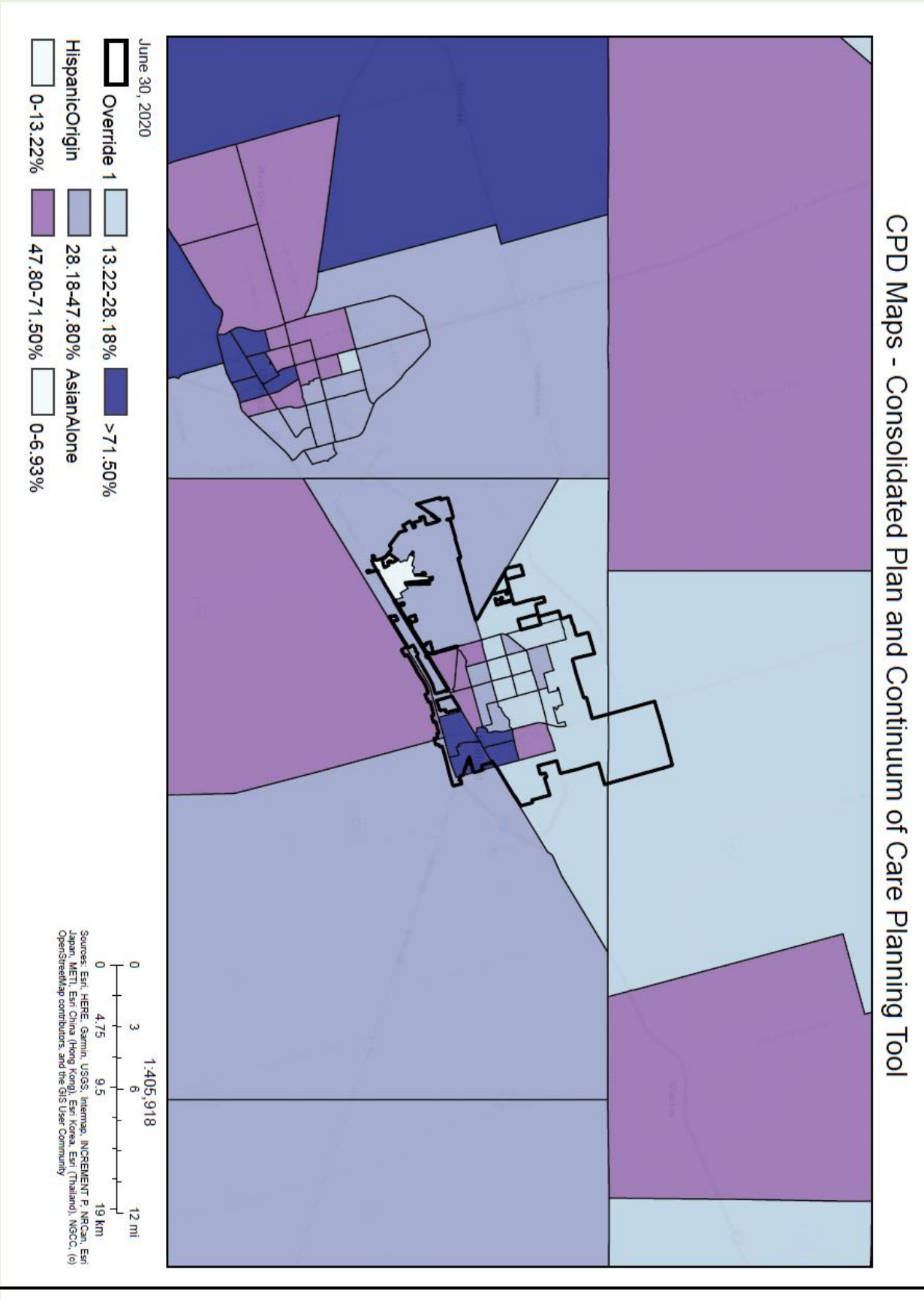
## Demographics-Two or more Races

## CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



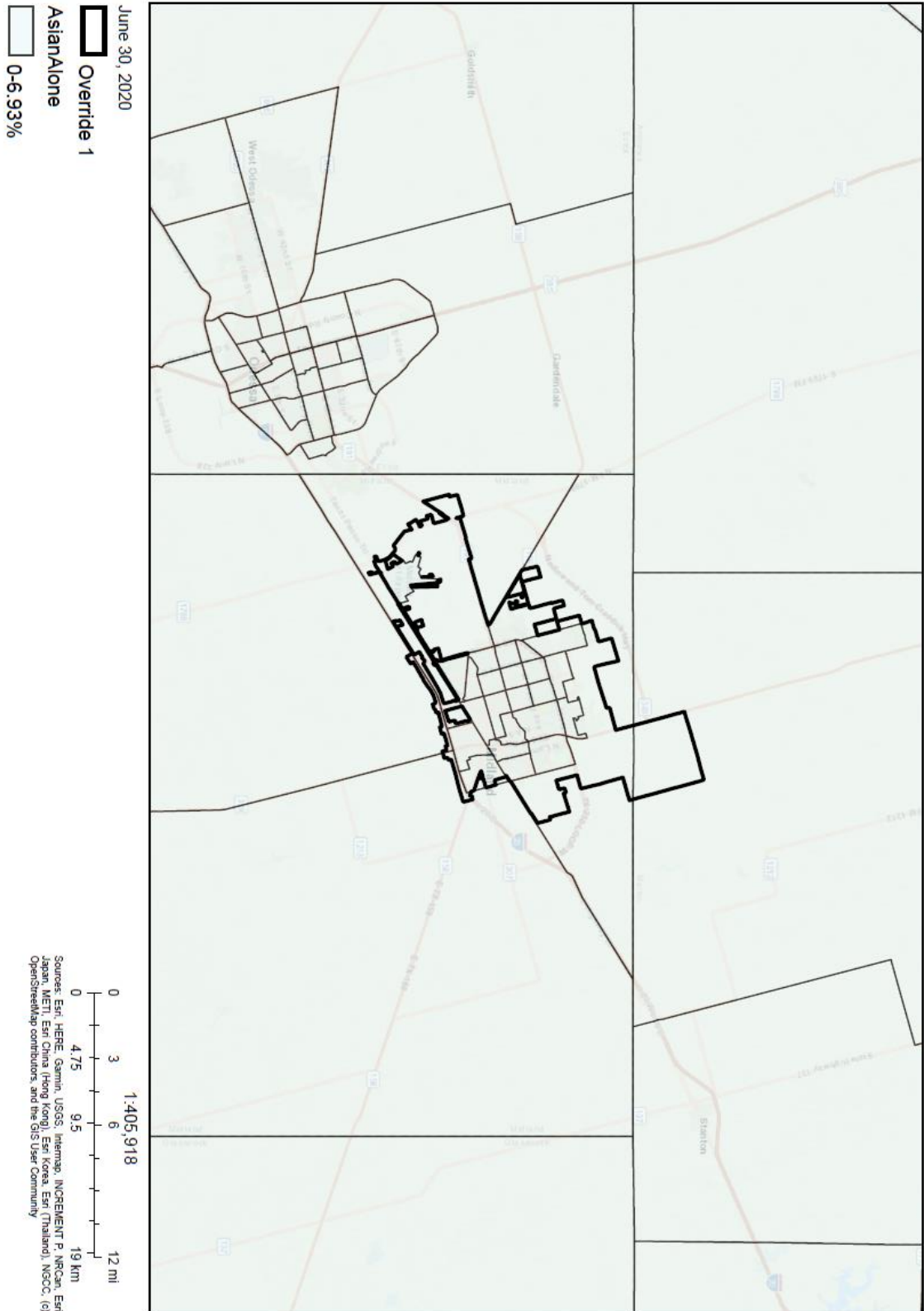


Demoraphics-Hispanic Origin



## Demographics-Asian Alone

## CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



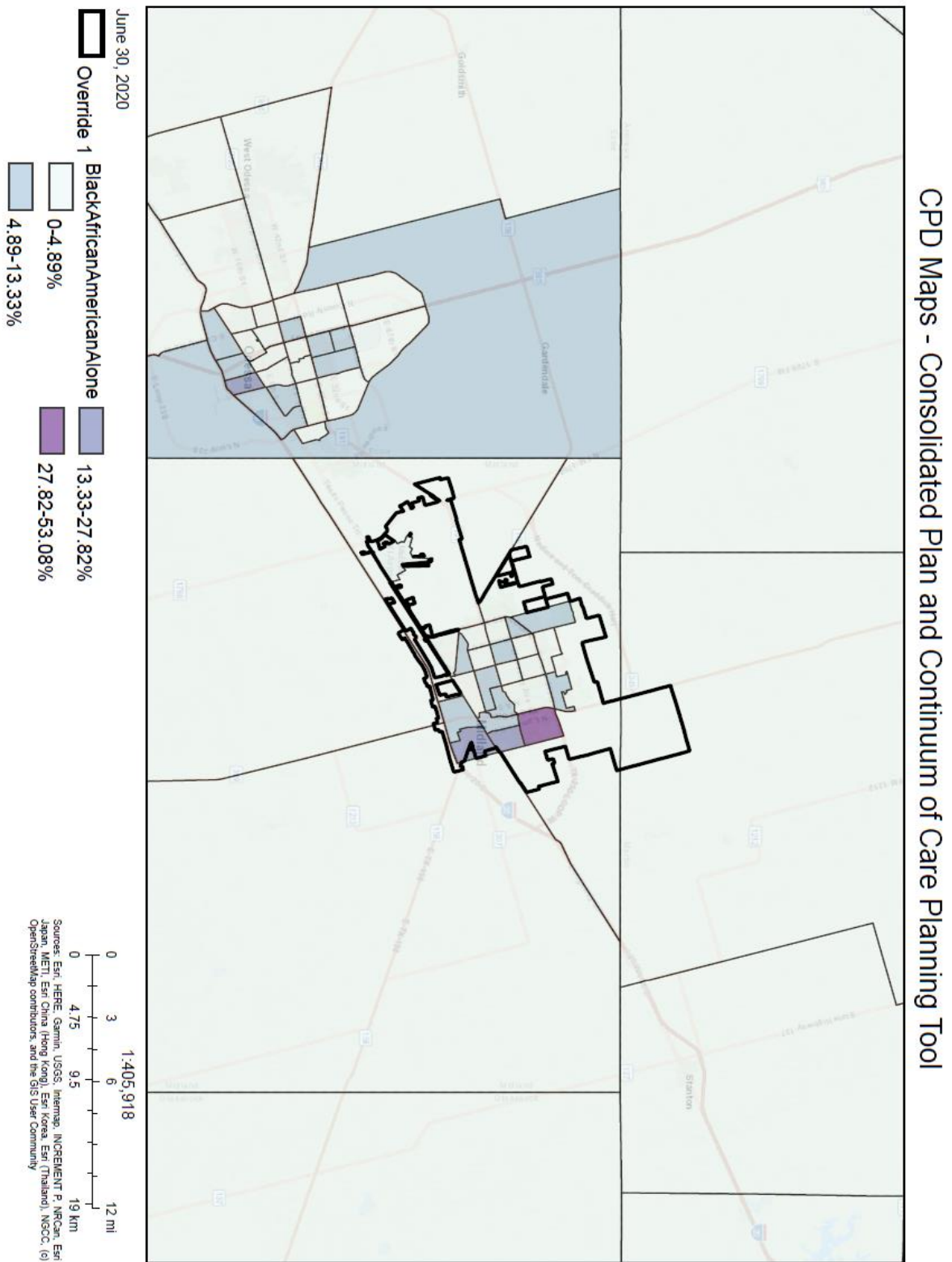
## American Indian/Alaskan Native Alone

### CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

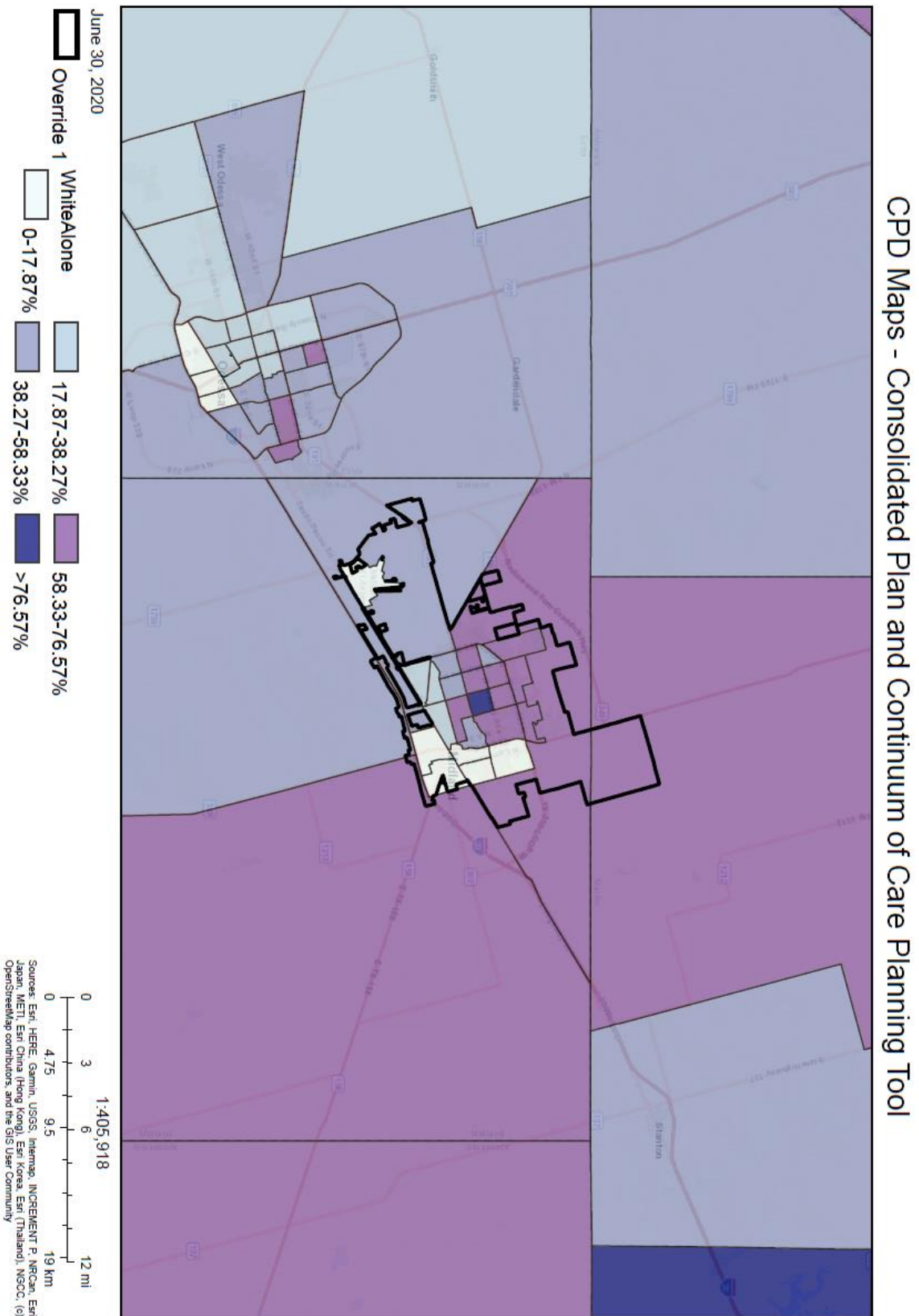


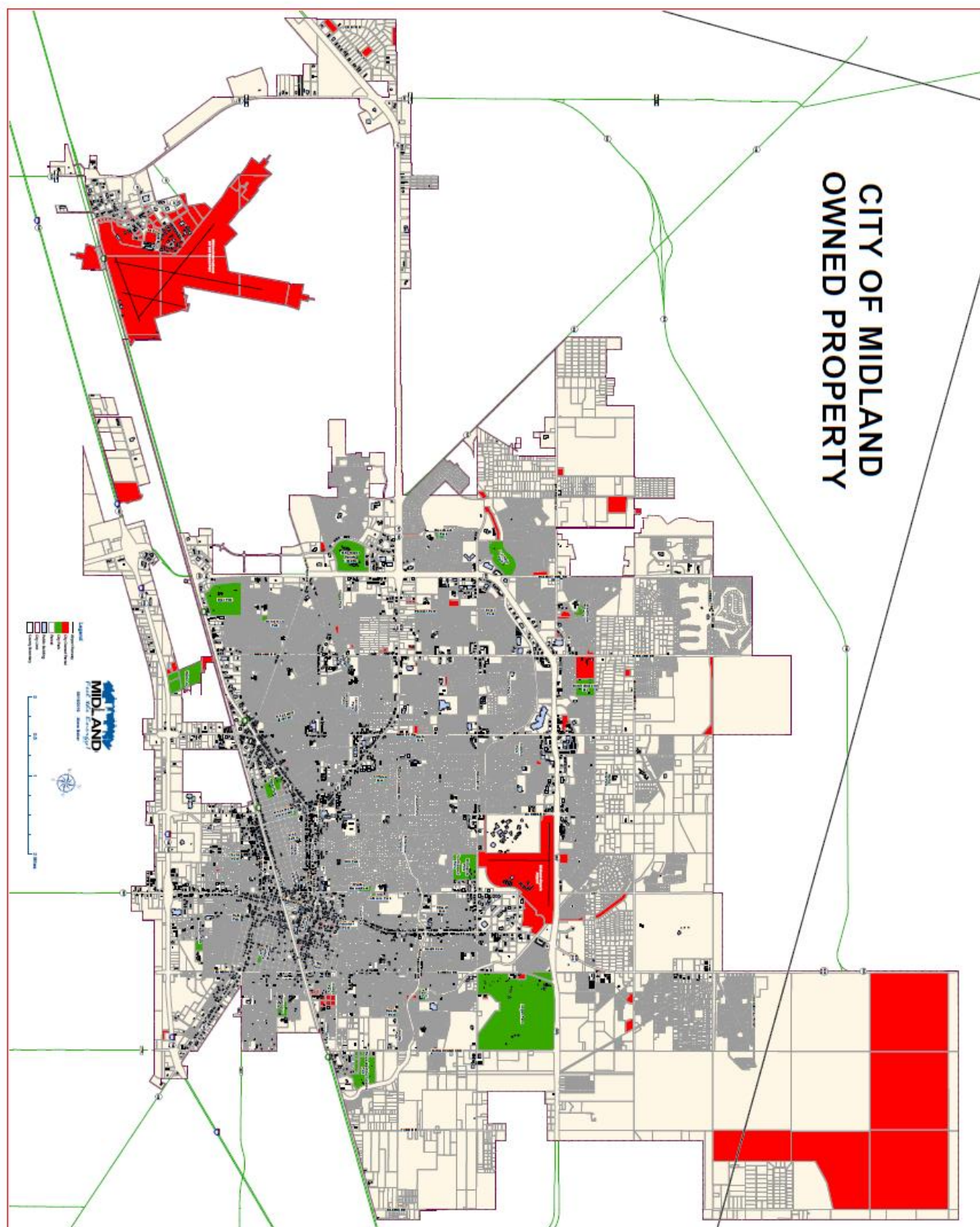


## Black African American Alone



## White Alone

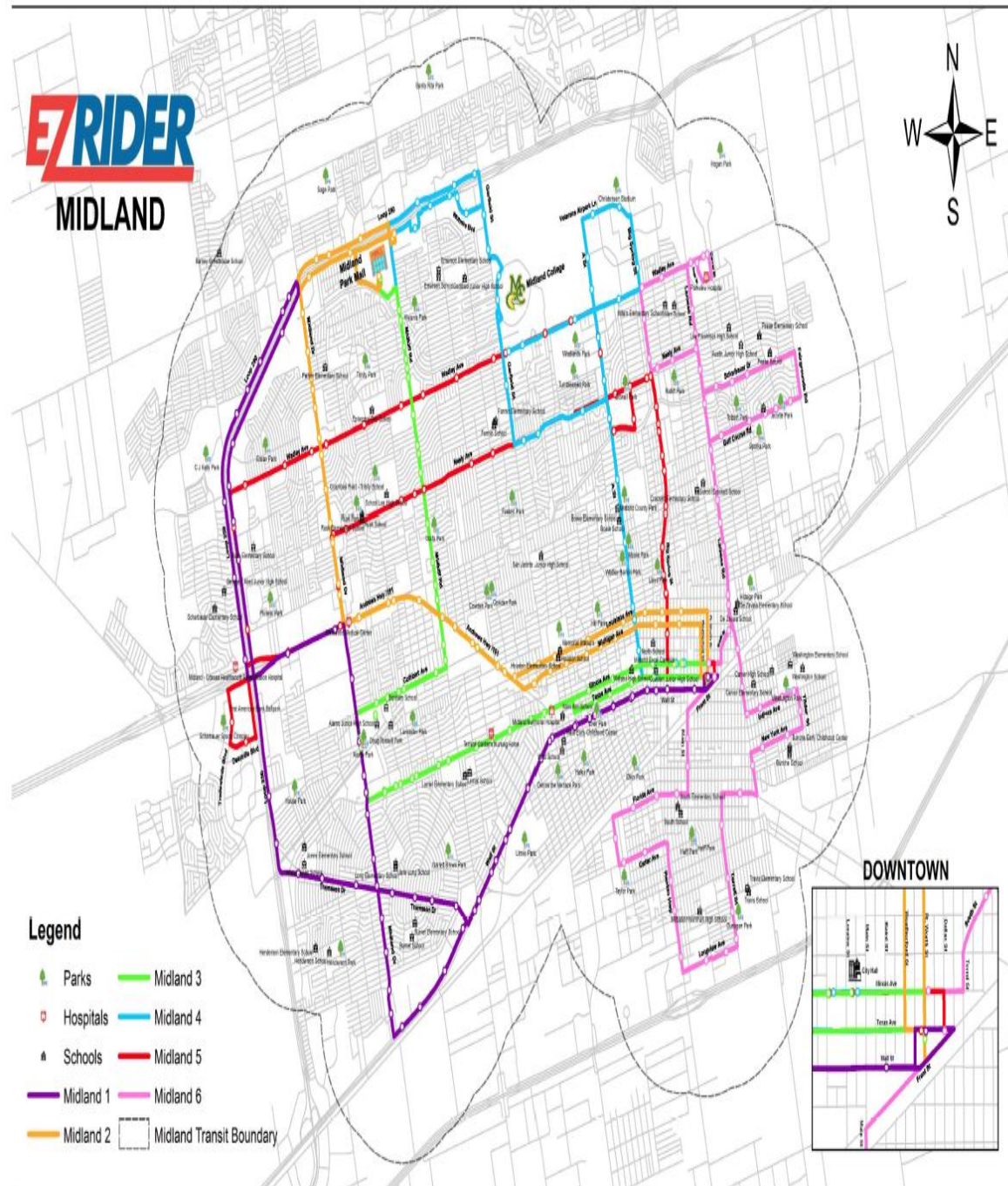








## EZ Rider Midland





## 80% Rental Units (HAMFI)

## CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



June 25, 2020

Override 1

PovertyRate

0-9.21% Poverty

9.21-17.64% Poverty

17.64-28.17% Poverty

HousingCostBurden

0-29.28% Paying&gt;30%

29.28-38.78% Paying&gt;30%

RenterUnitsTo80PercentHAMFI

0-21.15%

21.15-38.82%

38.82-55.03%

55.03-70.52%

&gt;70.52%

RenterUnitsTo50PercentHAMFI

0-9.21%

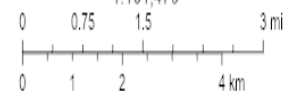
9.21-18.93%

18.93-31.25%

31.25-47.95%

&gt;47.95%

1:101,479



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

## Notices of Meetings



### COMMUNITY MEETINGS

The City of Midland will hold the following public meetings regarding the City's community development

March 9, 2020	March 11, 2020	March 13, 2020	March 24, 2020
Casa de Amigos, 1101 E Garden Lane	MLK Community Center, 2300 Butternut Lane	South East Senior Center, 1803 E Indiana Ave	City of Midland Council Chambers
Meeting begins at 10:00 a.m.	Meeting begins at 6:30 p.m.	Meeting begins at 10:00 a.m.	Meeting begins at 6:00 p.m.

The City is preparing a new **Consolidated Plan** and a new **Analysis of Impediments (AI)** for the Community Development Block Grant (CDBG) program. The Consolidated Plan will provide priorities to various needs of the City's low-moderate income areas and will be a guide on the use of CDBG funds. The AI involves an assessment of how laws, regulations, policies and procedures affect the location, availability, accessibility, and conditions of fair housing choices.

The 2020/21 CDBG office anticipates funding in the amount of **\$970,435** from the U.S. Department of Housing and Urban Development allocated to the city projects. The City expects to receive **\$90,000** in Program Income for 2020/21. A minimum 70% of CDBG funds must be allocated to projects that benefit low and moderate-income persons. Examples of activities eligible for CDBG funding are: housing rehabilitation, sidewalks, street improvements, park improvements, code enforcement, lot clearance, economic development and public services.

**For further information, call the Community Development Office at 685-7472 or 685-7408.**

### **FAIR HOUSING is the LAW**

The Federal Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, handicap or familial status. If you feel your rights have been violated, you may call HUD at 1-800-669-9777 (TOO) 1-800-927-9275).

# Appendix

## 2018 Census Tracts Data

The Midland Texas census maps has data displaying the census tracts according to the percent of each racial or ethnic group compared to the citywide percentage of that group, selected characteristics of people in poverty, and educational attainment. The charts illustrates concentrations of minority areas in Midland expressed by Census tracts, poverty, age, and child characteristics: Tract 3.05, Census Tract 101.04, Census Tract 101.12, Census Tract 101.13 Census Tract 101.06, Census Tract 13, Census Tract 101.05, Census Tract 5, Census Tract 6, Census Tract 12, Census Tract 4.01, Census Tract 3.02, Census Tract 4.02, Census Tract 102, Census Tract 11, Census Tract 101.07, Census Tract 101.14, Census Tract 1, Census Tract 101.09, Census Tract 15, Census Tract 17, Census Tract 14. A minority concentrated tract means one having 100% more than the city average.

Geographic area	Total population	Race			
		One race			
		Total	White	Black or African American	American Indian and Alaska Native
Midland	136,872	133,602	105,302	9,087	1,013
Census	5,388	5,248	2,833	1,593	42
Census	4,928	4,802	3,928	500	20
Census	5,504	5,381	4,329	431	14
Census	4,258	4,209	3,975	29	31
Census	3,962	3,888	3,376	135	18
Census	4,943	4,827	4,319	223	37
Census	3,435	3,320	2,790	203	15
Census	4,754	4,621	3,769	259	37
Census	4,771	4,636	3,777	237	52
Census	4,231	4,115	3,326	293	35
Census	5,130	4,916	3,310	276	42
Census	6,228	6,010	4,385	309	45
Census	5,971	5,812	4,537	316	53
Census	4,576	4,438	2,870	216	35
Census	4,262	4,164	1,957	1,247	35
Census	4,164	4,029	2,084	900	54
Census	6,978	6,814	5,741	270	51
Census	2,642	2,568	2,153	156	20
Census	5,451	5,352	4,429	258	34
Census	4,377	4,305	3,655	212	26
Census	3,370	3,318	3,071	90	11
Census	7,858	7,715	5,774	101	59
Census	11,417	11,221	9,971	227	83
Census	9,514	9,342	8,293	80	56
Census	5,331	5,251	4,631	57	70
Census	3,429	3,300	2,019	469	38
Census Tract 9800	0	0	0	0	0



## Midland County Poverty Status

2013-2017 American Community Survey 5-Year Estimates	Midland County, Texas			
	Total	Less than 50 percent of the poverty level	Less than 100 percent of the poverty level	Less than 125 percent of the poverty level
	Estimate	Estimate	Estimate	Estimate
Population for whom poverty status is determined	157,849	4.1%	8.7%	11.9%
SEX				
Male	79,262	3.2%	7.0%	10.3%
Female	78,587	5.0%	10.3%	13.4%
AGE				
Under 18 years	44,040	5.8%	11.5%	15.8%
Related children of householder under 18 years	43,977	5.7%	11.4%	15.8%
18 to 64 years	97,857	3.5%	7.3%	10.0%
65 years and over	15,952	3.1%	9.3%	12.5%
RACE AND HISPANIC OR LATINO ORIGIN				
One race	154,470	4.0%	8.7%	11.7%
White	130,843	4.0%	8.1%	10.5%
Black or African American	9,643	4.6%	10.7%	19.8%
American Indian and Alaska Native	727	2.8%	2.8%	3.9%
Asian	3,079	2.1%	3.7%	3.7%
Native Hawaiian and Other Pacific Islander	74	0.0%	0.0%	0.0%
Some other race	10,104	4.4%	15.6%	21.9%
Two or more races	3,379	5.9%	10.4%	19.7%
Hispanic or Latino origin (of any race)	68,502	6.1%	13.2%	17.1%
White alone, not Hispanic or Latino	74,674	2.2%	4.5%	6.2%
LIVING ARRANGEMENT				
In family households	136,050	3.7%	7.9%	10.6%
In married-couple family	99,177	1.4%	3.5%	5.2%
In Female householder, no husband present households	26,391	12.3%	24.5%	31.4%
In other living arrangements	21,799	6.2%	13.8%	19.7%

### Poverty Status in Last 12 Months of Families

2013-2017 American Community Survey 5-Year Estimates	Midland County, Texas				
	All families		Married-couple families		Female householder, no husband present
	Total	Percent below poverty level	Total	Percent below poverty level	Total
	Estimate	Estimate	Estimate	Estimate	Estimate
Families	38,371	6.7%	28,561	2.9%	7,014
With related children of householder under 18 years	20,670	10.4%	13,907	3.6%	5,301
With related children of householder under 5 years	4,532	19.7%	2,681	5.9%	1,479
With related children of householder under 5 years and 5 to 17 years	5,052	9.7%	3,918	5.5%	891
With related children of householder 5 to 17 years	11,086	7.0%	7,308	1.8%	2,931
RACE AND HISPANIC OR LATINO ORIGIN					
Families with a householder who is--					
White alone	32,882	6.5%	25,358	2.8%	5,404
Black or African American alone	2,031	5.5%	837	3.0%	925
American Indian and Alaska Native alone	251	0.0%	220	0.0%	31
Asian alone	596	4.4%	564	4.6%	19
Native Hawaiian and Other Pacific Islander alone	7	0.0%	7	0.0%	0
Some other race alone	2,113	13.0%	1,240	5.2%	546
Two or more races	491	8.1%	335	4.5%	89
Hispanic or Latino origin (of any race)	14,600	11.8%	9,485	5.8%	3,619
White alone, not Hispanic or Latino	20,728	3.4%	17,292	1.3%	2,387
Householder worked	30,283	4.3%	22,306	1.6%	5,395
Householder worked full-time, year-round in the past 12 months	23,659	1.7%	17,551	1.2%	3,921
Householder 65 years and over	5,251	5.4%	4,271	4.5%	827
Family received --					
Supplemental Security Income (SSI) and/or cash public assistance income in the past 12 months	1,604	12.3%	844	5.9%	602
Social security income in the past 12 months	7,007	5.2%	5,430	5.1%	1,130

## MISD Enrollment

2013-2017 American Community Survey 5-Year Estimates	Midland County, Texas				
	Total	Percent	In public school	Percent in public school	In private school
	Estimate	Estimate	Estimate	Estimate	Estimate
Population 3 years and over enrolled in school	40,804	(X)	(X)	84.7%	(X)
Nursery school, preschool	2,475	6.1%	1,435	58.0%	1,040
Kindergarten to 12th grade	30,953	75.9%	27,082	87.5%	3,871
Kindergarten	2,357	5.8%	2,003	85.0%	354
Elementary: grade 1 to grade 4	10,208	25.0%	8,809	86.3%	1,399
Elementary: grade 5 to grade 8	9,714	23.8%	8,410	86.6%	1,304
High school: grade 9 to grade 12	8,674	21.3%	7,860	90.6%	814
College, undergraduate	5,852	14.3%	5,048	86.3%	804
Graduate, professional school	1,524	3.7%	987	64.8%	537
Population enrolled in college or graduate school	7,376	18.1%	6,035	81.8%	1,341
Males enrolled in college or graduate school	3,036	14.9%	2,367	78.0%	669
Females enrolled in college or graduate school	4,340	21.3%	3,668	84.5%	672
Population 3 to 4 years	5,383	(X)	(X)	(X)	(X)
3 to 4 year olds enrolled in school	1,983	36.8%	1,136	57.3%	847
Population 5 to 9 years	12,565	(X)	(X)	(X)	(X)
5 to 9 year olds enrolled in school	11,863	94.4%	10,066	84.9%	1,797
Population 10 to 14 years	11,730	(X)	(X)	(X)	(X)
10 to 14 year olds enrolled in school	11,544	98.4%	10,094	87.4%	1,450
Population 15 to 17	6,605	(X)	(X)	(X)	(X)
15 to 17 year olds enrolled in school	6,507	98.5%	5,806	89.2%	701
Population 18 to 19 years	4,006	(X)	(X)	(X)	(X)
18 and 19 year olds enrolled in school	2,656	66.3%	2,430	91.5%	226
Population 20 to 24 years	11,585	(X)	(X)	(X)	(X)
20 to 24 year olds enrolled in school	2,553	22.0%	2,126	83.3%	427

### MISD Enrollment Continued

2013-2017 American Community Survey 5-Year Estimates	Midland County, Texas				
	Total	Percent	In public school	Percent in public school	In private school
	Estimate	Estimate	Estimate	Estimate	Estimate
Population 25 to 34 years	27,570	(X)	(X)	(X)	(X)
25 to 34 year olds enrolled in school	2,312	8.4%	1,855	80.2%	457
Population 35 years and over	72,069	(X)	(X)	(X)	(X)
35 years and over enrolled in school	1,386	1.9%	1,039	75.0%	347
Population 18 to 24 years	15,591	(X)	(X)	(X)	(X)
Enrolled in college or graduate school	3,898	25.0%	3,361	86.2%	537
Males 18 to 24 years	8,025	(X)	(X)	(X)	(X)
Enrolled in college or graduate school	1,715	21.4%	1,446	84.3%	269
Females 18 to 24 years	7,566	(X)	(X)	(X)	(X)
Enrolled in college or graduate school	2,183	28.9%	1,915	87.7%	268

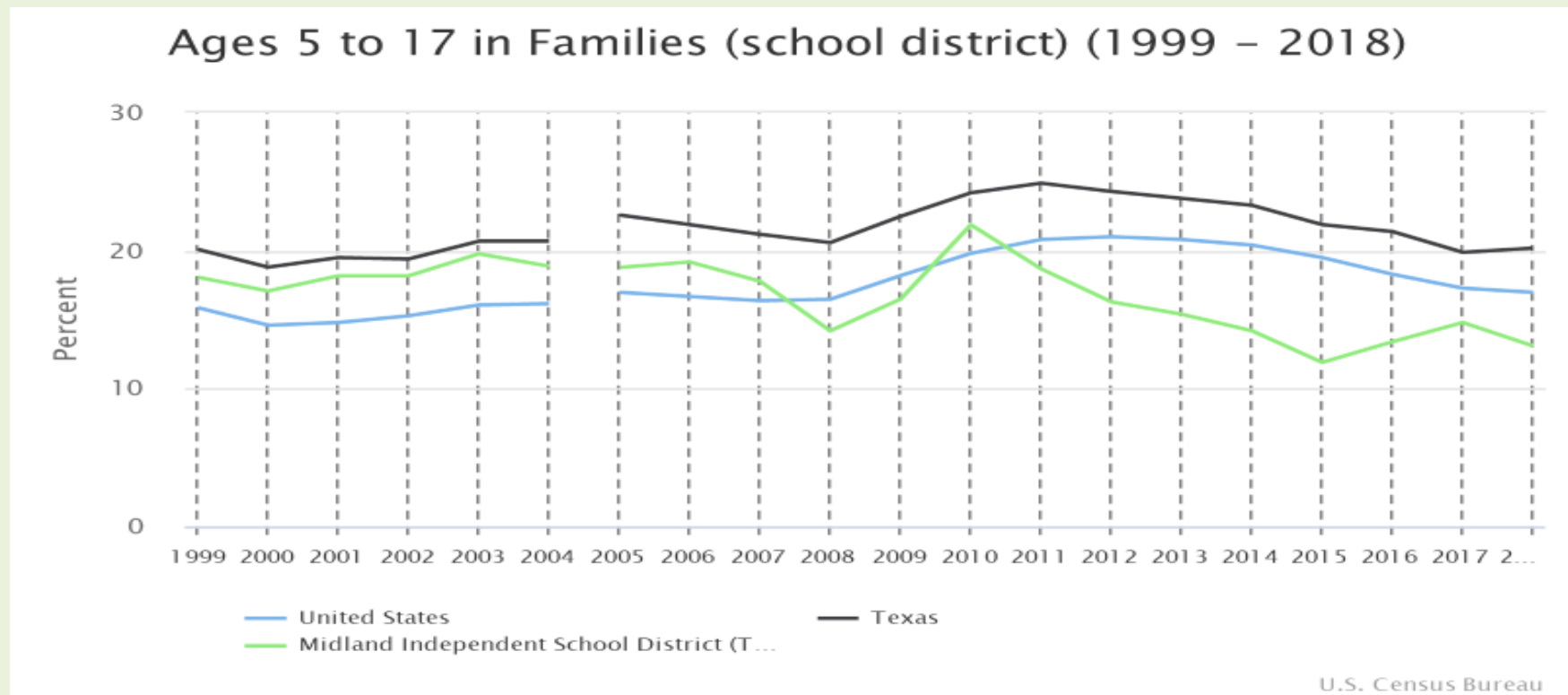
## Children Characteristics

Subject	Midland County, Texas Total	Midland County, Texas In male householder, no wife present, family household	Midland County, Texas In married-couple family household	Midland County, Texas In female householder, no husband present, family household
	Estimate	Estimate	Estimate	Estimate
Children under 18 years in households	44,594	2,913	30,463	10,899
AGE				
Under 6 years	35.6%	37.8%	35.2%	36.6%
6 to 11 years	34.7%	32.9%	34.7%	35.4%
12 to 17 years	29.7%	29.4%	30.1%	28.0%
RACE AND HISPANIC OR LATINO ORIGIN				
One race	96.2%	94.6%	97.1%	94.5%
White	81.7%	81.6%	86.0%	70.5%
Black or African American	5.9%	2.4%	2.2%	17.2%
American Indian and Alaska Native	0.1%	0.0%	0.0%	0.4%
Asian	2.0%	2.2%	2.4%	0.7%
Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.1%	0.0%
Some other race	6.2%	8.4%	6.3%	5.6%
Two or more races	3.8%	5.4%	2.9%	5.5%
Hispanic or Latino origin (of any race)	53.9%	62.6%	51.5%	59.0%
White alone, not Hispanic or Latino	36.3%	33.5%	42.3%	20.0%
RELATIONSHIP TO HOUSEHOLDER				
Own child (biological, step or adopted)	85.9%	67.6%	90.9%	79.2%
Grandchild	8.8%	9.2%	6.3%	16.0%
Other relatives	3.9%	16.0%	2.6%	4.6%
NATIVITY				
Native	96.4%	93.6%	96.9%	96.1%
Foreign born	3.6%	6.4%	3.1%	3.9%
PRESENCE OF OTHER ADULTS				

## School Enrollment

Subject	Midland County, Texas				
	Total	Percent	In public school	Percent in public	In private school
	Estimate	Estimate	Estimate	Estimate	Estimate
Population 3 years and over enrolled in school	40,804	(X)	(X)	84.7%	(X)
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18 and 19 year olds enrolled in school	2,656	66.3%	2,430	91.5%	226
Population 20 to 24 years	11,585	(X)	(X)	(X)	(X)
20 to 24 year olds enrolled in school	2,553	22.0%	2,126	83.3%	427

## Midland Independent School District Poverty Chart



All Ages (state/county) (1997 – 2018)



## Midland County Projected Growth 2019–2030

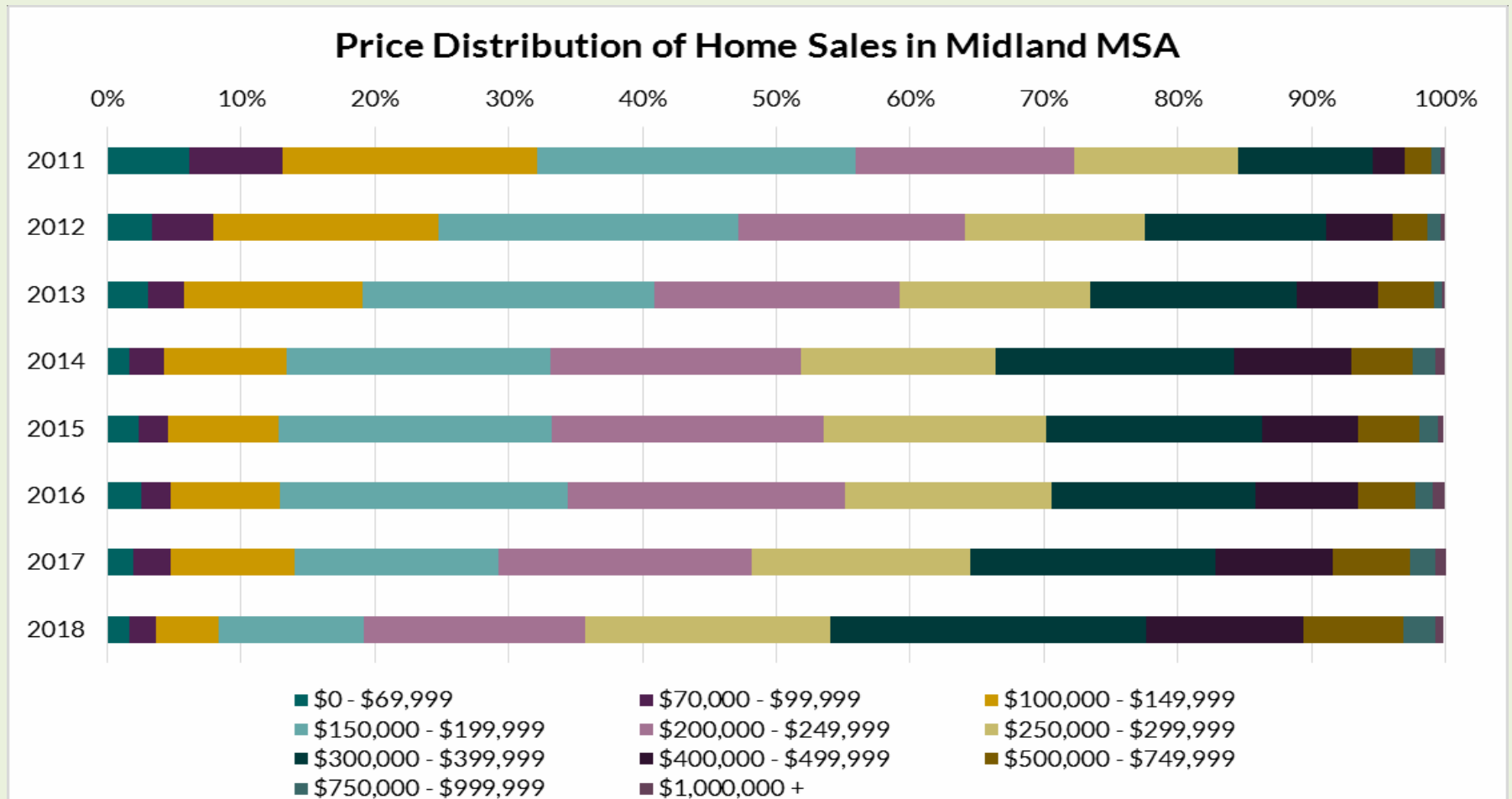
### Projected Midland MSA Population Growth

Results by varying oil price assumptions, absolute growth

Age Group	Baseline		Low Oil Prices		High Oil Prices	
	2019-25	2019-30	2019-25	2019-30	2019-25	2019-30
Under 5	+3,709	+6,267	+2,435	+5,012	+5,607	+7,756
5 to 14	+7,812	+14,563	+5,376	+12,055	+11,444	+17,537
15 to 24	+6,935	+13,742	+4,719	+11,423	+10,238	+16,493
25 to 34	+9,055	+13,598	+6,194	+10,848	+13,320	+16,860
35 to 44	+12,408	+23,420	+9,898	+20,603	+16,150	+26,761
45 to 54	+5,224	+14,087	+3,614	+12,177	+7,624	+16,353
55 to 64	-666	+643	-1,893	-499	+1,162	+1,999
65 and Over	+4,248	+28	+23	+3,210	+6,492	+35
<b>Total, All Ages</b>	<b>+48,726</b>	<b>+93,013</b>	<b>+33,085</b>	<b>+76,860</b>	<b>+72,036</b>	<b>+112,169</b>

Source: US Multi-Regional Econometric Model, The Perryman Group

## Declining Affordable Housing Distribution 2011–2018



**Source:** Housing Activity for Midland, Price Distribution, Texas A&M Real Estate Center, Accessed June 2019.

Source: The Perryman Group

## Fair Housing Survey

**Fair Housing – it's the Law.** The Federal Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, handicap or familial status.

Please evaluate the following possible impediments to fair housing in Midland by marking your response.	It is not	It might be	Yes, it is	I don't know
	an impediment			
Discriminatory practices among apartment managers				
Discriminatory practices among bankers/lenders				
Discriminatory practices among insurance industry representatives				
Discriminatory practices among local housing programs				
Discriminatory practices among Realtors				
Discriminatory practices among single family unit landlords				
Inadequate advertising by local media including daily paper				
Lack of affordable apartments/rental houses				
Lack of affordable homes to buy				
Lack of affordable housing near the better schools				
Lack of apartments for the disabled				

Lack of funding for local fair housing activities including investigation and testing				
Lack of knowledge among households regarding fair housing				
Lack of local funding for affordable housing				
Lack of rental assistance				
Lack of transportation by households				
Language barriers				
Restrictions on locating group homes or community living facilities				
Other (Describe)				

### Fair Housing Impediments Survey-Housing Advocates

	Discriminatory practices among apartment managers	Discriminatory practices among bankers lenders	Discriminatory practices among insurance industry representatives	Discriminatory practices among local housing programs	Discriminatory practices among Realtors	Discriminatory practices among single family unit landlords	Inadequate advertising by local media including daily paper	Lack of affordable apartments rental houses	Lack of affordable homes to buy	Lack of affordable housing near the better schools
Is not	1	5	5	5	2	1	3	0	1	0
Might be	9	8	5	6	7	4	6	3	0	0
Yes it is	4	1	0	1	2	8	5	20	18	17
Don't know	13	13	17	15	16	14	13	4	8	10
total	27	27	27	27	27	27	27	27	27	27
Is not	3.70%	18.52%	18.52%	18.52%	7.41%	3.70%	11.11%	0.00%	3.70%	0.00%
Might be	33.33%	29.63%	18.52%	22.22%	25.93%	14.81%	22.22%	11.11%	0.00%	0.00%
Yes it is	14.81%	3.70%	0.00%	3.70%	7.41%	29.63%	18.52%	74.07%	66.67%	62.96%
Don't know	48.15%	48.15%	62.96%	55.56%	59.26%	51.85%	48.15%	14.81%	29.63%	37.04%
over 50% rated it is or might be a								<u>YES</u>	<u>YES</u>	<u>YES</u>

## Fair Housing Impediments Survey- Housing Advocates

	Lack of apartments for the disabled	Lack of funding for local fair housing activities including investigation	Lack of knowledge among households regarding fair housing	Lack of local funding for affordable housing	Lack of rental assistance	Lack of transportation by households	Language barriers	Restrictions on locating group homes or community living facilities
Is not	2	1	2	2	0	2	1	0
Might be	1	1	1	0	0	2	2	3
Yes it is	17	8	15	19	19	15	17	11
Don't know	9	19	11	8	10	10	9	15
total responses	29	29	29	29	29	29	29	29
Is not	6.89%	3.44%	6.89%	3.44%	0.00%	6.89%	3.44%	0.00%
Might be	3.44%	3.44%	3.44%	0.00%	0.00%	6.89%	6.89%	10.34%
Yes it is	58.62%	24.13%	51.72%	65.51%	65.51%	51.72%	58.62%	37.93%
Don't know	31.03%	65.51%	37.93%	31.03%	34.48%	34.48%	31.03%	51.72%
over 50% rated it is or might be a problem	<u>YES</u>		<u>YES</u>	<u>YES</u>	<u>YES</u>	<u>YES</u>	<u>YES</u>	<u>YES</u>

The City of Midland is preparing an analysis of impediments (AI) to fair housing choice. The AI helps identify barriers and the necessary actions for fair housing in Midland. To aid in the AI, we want your input if you feel that you have been discriminated against or if you have encountered obstacles in seeking housing. Return by April 21, 2015 to Community Development, PO Box 1152, Midland, Texas 79702 or by email to [scantu@midlandtexas.gov](mailto:scantu@midlandtexas.gov). Submitted forms must include valid responses to the first line. Individual responses will remain confidential. Thank you for your participation.





## 2020 FAIR HOUSING PLAN

**Lack of a fair housing advocate** – need an entity for enhanced advocacy and coordination of fair housing activity.

- Support the establishment of an entity to advocate fair housing
- Communicate designation to the public
- Secure cooperative commitments from housing related groups to actively support fair housing
- Assist public in filing complaints with State of Texas or HUD
- Monitor local public programs for compliance
- Review and disseminate pertinent data
- Coordinate forum for advocating fair housing

**Insufficient public awareness of fair housing** – overall promotion of fair housing and education of it and housing choice needs improvement.

- Develop an annual action plan of educational and promotional programs
- Disseminate informational materials to partner groups
- Institute low cost promotional activities (PSA, ad, flyers, etc.)
- Include 2-1-1 for referrals on housing choice inquiries
- Issue a fair housing proclamation
- Make available information to target groups at community functions

**Households Individuals ill-prepared for housing choice** – need to support a wide range of activities/program aimed at preparing people to increase their housing choice options whether as homeownership or rental.

- Support educational programs for homebuyer preparedness, homeownership responsibility and homebuyer assistance that are consistent with housing choice
- Disseminate information on tenant/landlord rights and responsibilities
- Support efforts designed to repair credit
- Support financing alternatives to coincide with housing choice and seek to regulate wrong options
- Create an environment for people to access traditional financing

**Insufficient housing choices** – need to support programs that will enable the provision of affordable housing, both rental and for ownership, so that housing choice options are improved especially for lower income households.

- Support implementation of local housing standards law (activate City Board)
- Implement the housing objectives of the City's Consolidated Plan.
- Build new affordable units for purchase
- Build new rental units
- Encourage private sector to invest in housing projects



## How to Report Housing Discrimination

1. If you believe you have experienced housing discrimination, you can call HUD's Office of Fair Housing and Equal Opportunity toll-free at 1-800-669-9777.

You can file a complaint using HUD's online form at [www.HUD.gov](http://www.HUD.gov).

You can print out the form, complete it, and mail it to:

Office of Fair Housing and Equal Opportunity  
U.S. Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000

You can write HUD a letter with:

- £ Your name and address
- £ The name and address of the person your complaint is about
- £ The address of the house or apartment you were trying to rent or buy
- £ The date when this incident occurred
- £ A short description of what happened

The local HUD Office for a housing discrimination complaint is HUD, Southwest Office of Fair Housing and Equal Opportunity, 801 Cherry Street, Unit #45, Suite 2500, Fort Worth, Texas 76102 or 1-888-560-8913.

2. Or, you can contact the Texas Workforce Commission Civil Rights Division.

- £ Complaint in person by coming to the Division office located at 1117 Trinity St., Room 144-T in Austin, Texas.
- £ You may call the Division office using the toll free number: 1-888-452-4778, between the hours of 8:00 AM and 5:00 PM.
- £ You may also write the Division at:  
Texas Workforce Commission  
Civil Rights Division  
1117 Trinity Street, Rm. 144-T  
Austin, Texas 78701



## Internet Resources

<http://www.justice.gov/crt/housing/title8.php>)

[www.statutes.legis.state.tx.us](http://www.statutes.legis.state.tx.us))

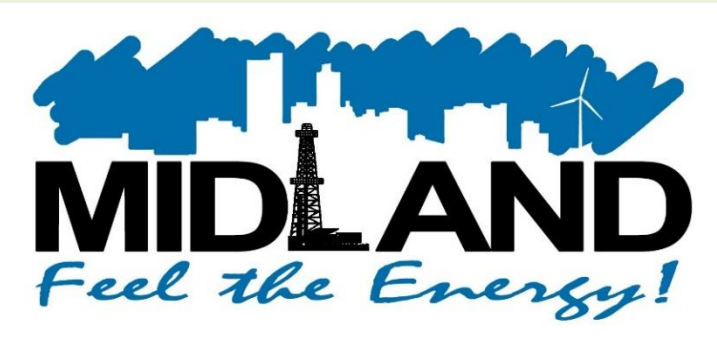
[www.justice.gov](http://www.justice.gov)

[www.huduser.org](http://www.huduser.org)

[www.hud.gov](http://www.hud.gov)

<http://www.tdhca.state.tx.us/fair-housing/policy-guidance.htm>

[U.S. Census.gov](http://www.census.gov)



**APPLICATION FOR CITY OF MIDLAND  
BOARDS/COMMISSIONS/COMMITTEES**

As an applicant for a City board, commission, or committee, please be advised that all information on this application is subject to the Texas Open Records Act and will be available to the public.

**PLEASE TYPE OR PRINT CLEARLY:**

**Name:**\_\_\_\_\_

**Address:**\_\_\_\_\_

\_\_\_\_\_  
(City) (State) (Zip)

I am\_\_\_\_I am not\_\_\_\_a U.S. Citizen

**Please tell us about yourself:**

**Date:**\_\_\_\_\_

**Phone:**\_\_\_\_\_(Home)

\_\_\_\_\_(Business)

**Email:**\_\_\_\_\_

**Are you a graduate of Midland 101?** \_\_\_\_yes \_\_\_\_no

I have lived in Midland \_\_\_\_\_ years.

Occupation: \_\_\_\_\_ Professional and or

Community Activities:

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What is your personal vision for the City?

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Please specify any time constraints you may have.

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Please list below the Board(s) or Commission(s) on which you are interested in serving: (You can find a complete and current list on the City's website at [www.midlandtexas.gov](http://www.midlandtexas.gov))

(1) Name of Board/Commission:

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Please tell us why you are interested in serving on this board or commission.

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What contribution would you most like to make?

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Additional pertinent information or references:

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(2) Name of Board Commission:

What contribution would you most like to make?

Additional pertinent information or references:

*Applications are maintained on file in the City Secretary's office for a period of one year. Should you need additional information, please call us at 432-685-7430.*

Signature of Applicant

Applications may be submitted online via email or print in order to send by mail or fax: